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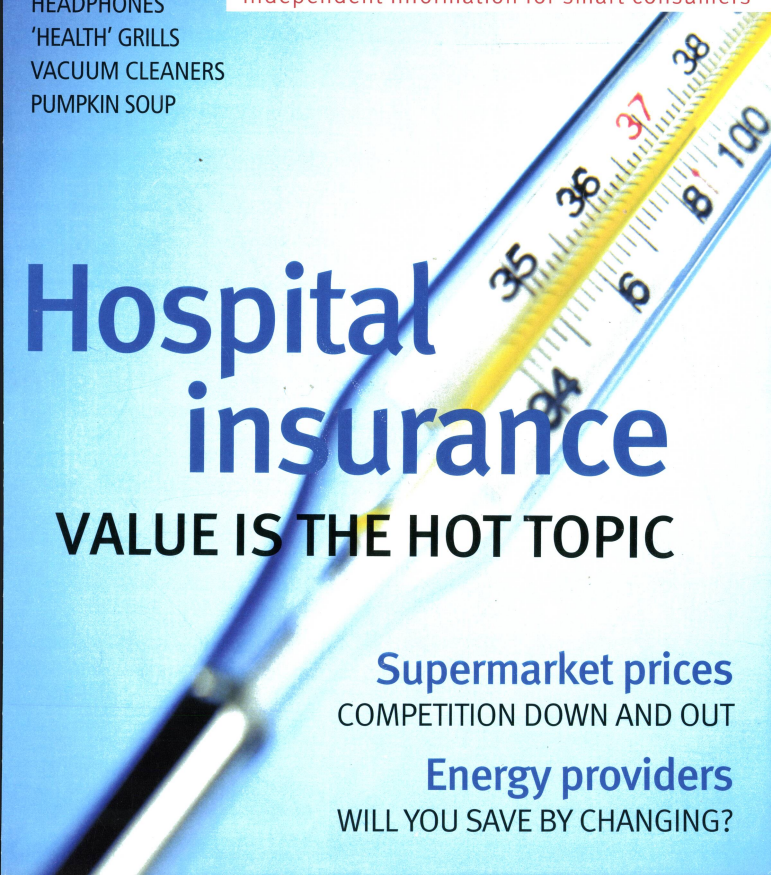
CHOICE

Independent information for smart consumers

Tests

MOBILE PHONES
HEADPHONES
'HEALTH' GRILLS
VACUUM CLEANERS
PUMPKIN SOUP



Hospital insurance

VALUE IS THE HOT TOPIC

Supermarket prices

COMPETITION DOWN AND OUT

Energy providers

WILL YOU SAVE BY CHANGING?

COMING SOON IN CHOICE

- SUNGLASSES
- STROLLERS
- RETIREMENT VILLAGES
- INDUCTION COOKTOPS
- FROZEN POTATO PRODUCTS
- ENJO CLEANING CLOTHS
- INSTANT WATER HEATERS

this month online

CHOICEextra

www.CHOICEextra.com.au: the free website exclusive to CHOICE personal subscribers. Look out for this symbol in magazine articles — it indicates there's extra info online.

Feedback

We want to know what you think about our new site exclusively for CHOICE magazine subscribers. Go to www.choiceextra.com.au, have a look around and give us your feedback.

Mobile phone picker

New interactive feature: find the right mobile phone for you.

choice online

www.choice.com.au: CHOICE's public website, including content from *Computer* CHOICE, 'compare-a-product' features and news on consumer issues and our public campaigns.

Online polls

We want to know what you think on a range of issues from Medicare to heating. Go to www.choice.com.au and click on the 'Your say' button.

Personal CHOICE subscribers can have a discounted memebership to www.choice.com.au for just $7.50 per quarter (see page 50). If you currently have free access for 12 months, this will continue until that time is up, after which the discounted subscription will be available.

The decreasing value of health insurance

Jane Mackenzie, Editor

On page 14 you'll find the results of our latest survey of 133 hospital insurance policies. While our Best Buys aim to help you choose a policy that covers what you need at a reasonable price, we're increasingly concerned about the falling value for money of this insurance for consumers.

Government policies have been trying to push us into private health insurance for a few years now: we're offered a 30% premium subsidy for being insured and also have to live with the threat of perhaps unaffordably high premiums when we're older — and are likely actually to need private health insurance — if we haven't joined up before our 31st birthday.

One of the promises was that if more people joined up, premiums would stabilise or even fall. Well, we all know that hasn't happened. Hospital insurance premiums have gone up two years running, in some cases — such as one instance reported in our article — to double their original cost from one year to the next. At the same time what you get for your money has gradually been eroded.

What's more, if you go to a public hospital as a private patient you can end up paying large amounts out of your own pocket to cover the 'gap' between what the fund will pay for and what you're actually charged. A public patient receiving the same treatment will pay nothing. Where's the value there in private insurance?

As we've always said, whether or not you take out private health insurance is solely your own decision — which is why we regularly assess the policies to help you navigate this complex, confusing and expensive world. But as a consumers' association we find it very difficult to endorse a product that's increasingly offering less and less value for money to consumers.

Jane Mackenzie
Editor

CHOICE SHOPPER Best value
Call 1300 360 655 and let us shop for you (see page 5 for details)
CHOICE Shopper is available to personal subscribers only.

CONTENTS

July 2003

COVER STORY

14 **Sick of hospital insurance?**
Shocked by premium rises and benefit changes? Use our latest Best Buys to find the policy that's right for you.
Photo: Getty Images

REPORTS

8 **Supermarket survey**
Why have prices in some supermarkets gone up by 18% or more since our last survey?

20 **What's wrong with the health system?**
What's needed to fix our public health system.

28 **Should you make the energy switch?**
Most Australians can now choose who they buy their electricity and gas from, but is it worth the hassle?

TESTS

22 **Backphones**
Trendier than headphones, but how good are their comfort and sound quality?

26 **Pumpkin soup**
The tastiest soups on trial.

32 **Indoor grills**
They may be a convenient alternative to your oven or barbecue grill — but they're not any healthier.

36 **Mobile phones**
The latest handsets are all pretty good for making calls but what features and functions are you looking for?

45 **Cheap vacuum cleaners**
Get a good job without paying a fortune.

REGULARS

4 Choice Cuts

7 Your Letters

13 Food Bites: white wine fights food bugs; are you getting enough iodine?

25 Hip Pocket: off-the-plan property pitfalls, bank fees, financial planning.

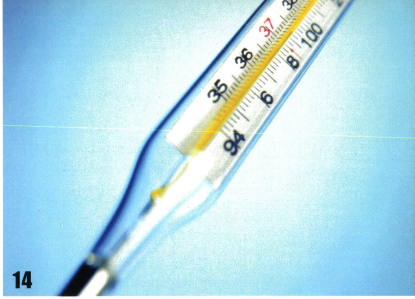
42 Consumer Bookshelf

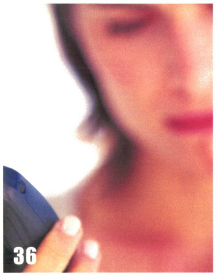
48 Recalls and bans

50 About CHOICE

51 CHOICE Index: August 2002 – July 2003.

52 The Hard Word





www.CHOICEextra.com.au

Have you tried CHOICEextra yet? To use this free website for CHOICE magazine personal subscribers, you'll need to log in with your subscriber number, which is the eight-digit number above your name on the mailing label that comes with the magazine. We hope you like it.

Peanut allergy treatment on the horizon

For countless people around the world, even trace amounts of peanut in food can cause a fatal allergic reaction. A new treatment has just been unveiled that may make this a thing of the past.

The June issue of CHOICE *Health Reader* reports on a trial of an experimental treatment to help combat peanut allergy.

The volunteers in the trial all had a history of peanut allergy — most were unable to tolerate even a single peanut before experiencing signs of nausea, pain, hives or other symptoms of allergy.

After monthly injections of the new drug TNX-901, the threshold sensitivity to peanuts increased almost 10-fold in those volunteers who had received the highest dose. Almost a quarter of them were able to tolerate the equivalent of 24 peanuts before showing any signs of a reaction.

The drug will never be a 'cure' for peanut allergy, and it'll have to be taken throughout a person's life. However, the treatment will allow a greater safety margin because it'll take a higher quantity of peanuts to cause a problem, which is important if people allergic to peanuts accidentally eat food containing them.

According to *Health Reader*, the results from the first major trial of this new treatment are promising, and if future trials are equally encouraging, a real option of potentially life-saving magnitude will be available for people with peanut allergy.

The June issue of CHOICE *Health Reader* also reports that even before the Pan Pharmaceuticals scandal, independent testing in the US of many popular dietary supplements found that consumers aren't always getting what they're paying for.

If you'd like to subscribe to CHOICE *Health Reader*, call 1800 069 552 or go to www.choice.com.au.

GOT A REAL ESTATE SAGA TO TELL?

CHOICE is investigating consumer satisfaction with real estate agents' services. If you sold or bought a house (or unit, townhouse, etc) through a real estate agent within the last two years, we'd like to hear about your experiences via our survey.

Were you happy with the service you received? Would you recommend your real estate agent to a friend? Did the deal go through without major hiccups in the timeframe you expected? Were the costs you paid commensurate with the service you received?

Our survey will address all the above questions plus more and give you an opportunity to tell us about your personal experiences. To get a copy of the survey, please phone toll-free on 1800 069 552 (Monday to Friday, 8.30 am to 5 pm Sydney time), by August 15, 2003.

WANT TO WORK FOR CHOICE?

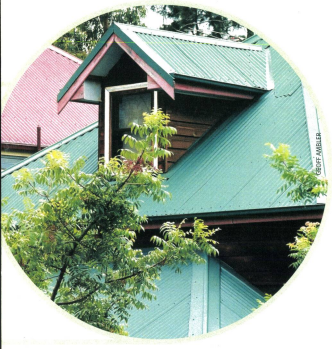
If you live in Sydney and are looking for part-time casual work that's both interesting and challenging, CHOICE and CHOICE Online could have just the job for you.

We're looking for someone to assist in checking data and reports for publication. You need strong numerical skills and an eye for detail; an understanding of computer technology would be an advantage. You'll probably have a degree in a science or technology field and/or wide-ranging employment experience where such skills have been developed.

It's vital that you have excellent communication and negotiation skills, both oral and written, and that you demonstrate maturity, judgment and meticulous attention to detail, without being dogmatic. An understanding of quality assurance principles, an interest in consumer issues and the ability to be flexible about work times are also important.

Employment is on a project-by-project basis and may be intermittent. It will mainly consist of end-point quality checking ('verification') of data, reports and articles on a range of consumer topics, such as health insurance, phone plans and computer tests. Pay is around $20 per hour, depending on skills and experience.

For more information about the job, contact Barbara Manchester on (02) 9577 3313 or at bmanchester@choice.com.au, or send your application addressing the above criteria to her at 57 Carrington Road, Marrickville 2204, marked 'Quality assurance position'. Please have your applications in by July 18, 2003.



REAL TOMATOES?

Why are truss tomatoes more expensive than other types, ponders the Austrian magazine *Konsument*. After all, you might think harvesting costs should be lower since they're picked in trusses, and you pay for the stems as well. The magazine concludes they're more expensive, not because of production costs, but simply because the trusses reinforce our belief they're real tomatoes grown the old-fashioned way.

Wins for consumers

In our washing machine and dishwasher articles we've mentioned in the past that manufacturers' claims (for the amount of washing or number of place settings their machines can fit) are sometimes stretched, resulting in better energy and water ratings than they'd otherwise get. But now the Australian Competition and Consumer Commission (ACCC) and the Australian Greenhouse Office have found a serious problem that goes much further. They've taken action against a distributor and retailer because of misleading energy efficiency claims.

In independent tests, two Chinese-made top-loading **HAIER** washing machines (models **XQJ50-31**, 5 kg, and **XQJ100-96**, 10 kg), sold exclusively through the Retravision chain, were found to fail the Australian standard by what's been described as some of the worst margins ever recorded. These machines can no longer be sold in Australia; people who bought them will be offered a refund.

"This outcome serves as a warning to electrical appliance wholesalers and retailers to remain vigilant to ensure that energy efficiency labelling is accurate and does not mislead or confuse consumers," ACCC chairman Professor Allan Fels said.

In another win for consumers, the ACCC has recently obtained $1.2 million for refunds to consumers who bought a **FEMINIQUE Slimming System** on the basis of the company's claims, which were found to be misleading or deceptive.

"The health and fitness industry needs to be aware that if they are going to make claims in relation to the benefits consumers can achieve as a result of using their products, they need to have a reasonable basis for making the claims, otherwise consumers can be misled," said Professor Fels.

CHOICE best value SHOPPER

Let us get the best deal for you

CHOICE Shopper is a no-cost service we provide to personal CHOICE subscribers.

Here's how it works: call us on 1300 360 655 (9 am to 5 pm, Monday to Friday, wherever you are in Australia) with the full brand and model details of the product you want, and the price you want to beat. We'll then do our best to find it for you cheaper.

In the past year CHOICE subscribers have bought just over five electrical products every working day through CHOICE Shopper, saving 10% on average. They've also bought 42 cars, saving around 5% and a lot of hassle.

In fact, many car-buying CHOICE subscribers reported back to say how pleased they were to avoid negotiating directly with car dealers, and many said they'd received extremely good prices on optional extras.

We can help you save on just about anything that costs more than $100, from cars to cameras, computers and electrical goods.

To use CHOICE Shopper you'll need to quote your subscriber number when you call; you can find this on your magazine address label, above your name. If you can't find it, call our Consumer Services department on 1800 069 552 (8.30 am to 5 pm Sydney time, Monday to Friday).

Dangerous yoyo ball

The yoyo ball looks innocent enough: a brightly coloured, soft, rubbery, jelly-like toy ball with a 25–30 cm elastic strap with a finger loop attached. When a child puts their finger through the loop and throws the ball, it's supposed to return at high speed. But it can also speed back and hit them in the face or, worse, when it's swung around the head like a lasso, the highly elastic strap can wrap around their neck and put them at risk of strangulation.

This toy has already been implicated in several near-strangulation incidents overseas and in Australia, where children got the cord wrapped around their neck and turned blue until their parents were able to cut the cord.

At the time of writing, this toy had already been banned from sale (or banned temporarily) in NSW, Queensland, Tasmania, Victoria and WA. Other states were also considering and monitoring the matter. It's also banned in the UK, France and New York state. If your child has a yoyo ball, take it away and don't let them play with it.

This toy has been marketed under various names — 'yo ball', 'water yo yo', 'yo yo water ball', 'yo yo sports ball', 'yo yo meteoric ball', 'yo yo smile water ball', 'kids'r'cool yo yo ball' and 'wonderful squeezing liquid yo yo ball'. It's been sold at a wide range of outlets for around $2–$5. Some styles contain a novelty inside, others come in animal shapes or are filled with a liquid. There's also concern over the liquid in the balls, which is currently being analysed to see if it's harmful if swallowed.

WORLD CONSUMER SNAPSHOT

NOT SO NIFTY NEW PRODUCTS

The Dutch consumer magazine reports on a weedkiller promoted for its ergonomic and environmental benefits: a gas-operated wand that lets you burn away weeds without having to bend down or use chemicals. Excellent idea — and it worked well with smaller weeds in their test. The downside? The wand can get and stay very hot for quite a while ... save your back, pity about the burns?

And the Germans tested the 'shrimp butler': a prawn peeler promoted as being faster than any knife. Sure, it takes a few seconds off cutting the shell itself, but you still have to get your hands involved: first to decapitate the prawn and then to take it out of the shell.

Test's verdict? At the price it was promoted at last year (20–45 euros — though CHOICE more recently found it reduced to 10 euros), it's just a gimmick. The prawn peeler is flimsily constructed, only suitable for larger prawns, difficult to clean and can't cope with a prawn inserted the wrong way round.

Community groups rate top 100 companies

Reputation Measurement, a private research company specialising in corporate reputation and social performance research and analysis, has brought together a group of 21 community organisations to assess Australia's top 100 companies in terms of corporate governance (including executive payments), environmental impact, social impact and workplace practices.

They include The Wilderness Society, Australian Shareholders' Association, Australian Council of Social Services, Greenpeace, Securities Institute of Australia and the Consumers' Federation of Australia.

The nation's top 100 companies will be given social responsibility 'RepuTex' ratings, billed as the first comprehensive social responsibility rating of companies in Australia.

According to Reputation Measurement, the idea is to "reveal the ethical and unethical practices of Australia's biggest companies, effectively 'outing' the irresponsible ones. It will enable shareholders and consumers to vote with their dollars for responsible companies, thus encouraging firms to be more community-minded."

About 60% of Australia's largest companies have agreed to participate, but Reputation Measurement says all the top 100 companies will be assessed whether they co-operate or not. It plans to publish the results in full-page ads in all major metropolitan newspapers in October.

Should make for interesting reading ...

yourletters

BANKING GRIPES AND IMPROVEMENT SUGGESTIONS

ANTHONY SAMPSON

Credit card fraud warning

Last September a person got hold of our credit card number and obtained nearly $2000 in goods and cash advances. We still had our cards, and police suspect the thief may have obtained our details from discarded transaction slips in merchants' rubbish bins.

Apparently, the thief had a story about having lost his wallet containing all his cards, but said the bank had told him he could still access his credit card by keying in the card number. He was thus successful in obtaining large amounts of cash from a number of businesses.

We were unaware that it was possible for anyone to do this with only a card number and possibly an expiry date. Our bank contacted us the day after these transactions took place to tell us that our cards had been cancelled and to ask about the unusual number of cash advances on our account.

The bank told us we wouldn't be liable for these fraudulent transactions, but until the matter was sorted out with the police, they appeared on our account, rendering it of little use to us. Fortunately the thief was caught and the transactions no longer appear on our account. But it's worrying that it's so easy to obtain goods and cash on a credit card with only a number.

Why don't banks ensure that the entire number or expiry date is never printed on any electronic credit card transaction slip?

Linda Bulloch
Via internet

Too many PINs to remember

With my latest credit card statement, I received the bank's updated guidelines for card and password security, which lists seven steps cardholders must take to protect their PIN and six ways in which one mustn't attempt to record it. Presumably, if any of these 13 conditions are violated, the bank won't accept liability for unauthorised transactions.

These strictures may be reasonable when you only have one PIN, but many of us have many more and have no alternative but to record them in some way. Doing so in a fashion that doesn't contravene the bank's conditions can be difficult, even for experienced people with a good memory and in full possession of their faculties. It must be impossible for others not so blessed.

Nationwide planning needs to take place to introduce a more robust system that takes account of human abilities. After all, the computer is (supposedly) for human benefit, not the other way round.

JE Humble
Taroona, Tas.

Many financial institutions let you change your PIN to a word or number you can remember more easily. As JE Humble surmises, recording your PIN in any way could make you liable in case of fraudulent account use.

Cancel your card in time

For some years I've had two extra credit cards for overseas travel, in case my usual card doesn't work at a foreign ATM. Now that banks have introduced annual fees on these cards, I decided to cancel them, but just as I was about to do so, I received an account statement listing as the only item the card's fee for the following year.

After I wrote to the bank advising them that I wanted to close this account, a representative rang to tell me I still had to pay the annual fee for the coming year. It's in the terms and conditions, he said.

Well, it might be in the terms and conditions, but I don't think it was in those I signed some years ago when I took out the card. I certainly object to paying an annual fee for the coming year for a service that I no longer want. So a tip for anyone else who is rationalising their credit cards: get the timing right.

Now that annual fees are the norm, why don't the banks let us know a month in advance that they're due? And if we don't reply by a certain time, the bank could levy the fee on the next statement. This way we could opt out of that account if we thought it wasn't worth the annual fee.

Linda Pettersson
Via internet

THUMBS UP!

Roy Fenderson, via internet, encourages others to negotiate with appliance manufacturers when problems arise shortly after the warranty's expired. He did and saved himself around $90 for a service call that Miele agreed to pay when his dishwasher needed repair.

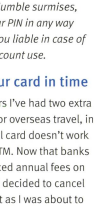
Ned Hobby of Upper Sturt, SA, gives a thumbs up to Shiels Jewellers in Golden Grove, which offered him a new gold bracelet rather than repair the one he'd bought for his wife more than five years earlier for over $400, on which the end links had broken.

LETTER OF THE MONTH

We want to hear from you — your experiences help our research and often let other readers know about scams and rip-offs.

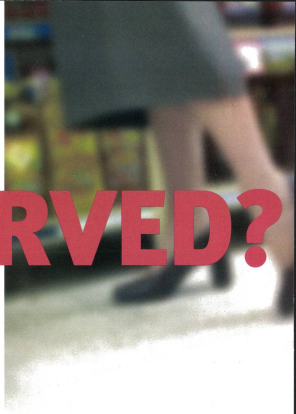
To thank you for writing to us, *Your Letters* awards a prize of a CHOICE book to the 'Letter of the month'. This month's winner, Linda Bulloch, receives *Talking the talk*, or any other book of her choice from Consumer Bookshelf, pages 42–44.

We're sorry we don't have the resources to answer all your letters personally, and in the magazine we may edit them or print only an extract. See page 50 for how to reach us.



Are you BEING SERVED?

Food costs have risen by 13% since our last survey — so why have prices in a few supermarkets gone up 18% or more?



IN A NUTSHELL

- **If your supermarket** *has local competition, where you shop isn't likely to make much difference to what you pay.*
- **A few individual** *supermarkets showed increases in the cost of our grocery items much higher than inflation would predict.*
- **The discount chain, ALDI,** *is a lot cheaper than other chains, but so far it's only open in the ACT, NSW and Victoria.*
- **Once again, Tasmania** *is the most expensive state and Newcastle the cheapest city.*

'The more things change, the more they stay the same' could well sum up most of the results from our latest supermarket price survey.

The last time we reported on supermarket prices was in December 2000. Since then there have been a number of significant changes in the food retail industry: the sell-off and decline in the number of **FRANKLINS** stores, the stronger presence of some smaller supermarket chains and the entry of the discount German chain **ALDI** into the ACT, NSW and Victoria.

So what has this tumultuous period meant for the supermarket shopper? Are we paying more or less? In our December 2000 report, we noticed shrinking differences between the prices of the major chains — has this trend continued? Or is there an oasis of true value somewhere on the supermarket landscape?

Our 2003 survey set out to answer these questions, as well as provide the usual snapshot look at the cheapest states and cities in which to shop.

A ONE-HORSE RACE?

We haven't seen any meaningful differences in the cost of our grocery basket between the big supermarkets since our 1998 survey. Back then, **FRANKLINS** came out 6% cheaper than the average, but by December 2000, **FRANKLINS** along with **WOOLWORTHS/SAFEWAY** were right on average, with **COLES** just 1% more expensive. Now, with **FRANKLINS** no longer a major player, hairs still have to be split to find any difference between **COLES** and **WOOLWORTHS/SAFEWAY**. Overall, there was less than 3% difference in the cost of our basket at these two supermarkets — unlikely to make a significant difference at the checkout.

PHOTOS: ANTHONY SAWERS

Are smaller chains filling the gap left by **FRANKLINS**? Unfortunately, it doesn't look like it, with the possible exception of **ALDI**; see *Aldi — the Franklins of the future?*, right.

When we compared the average prices for our basket at a **BI-LO** (all states and territories except Tasmania and WA), **ACTION** (northern NSW, Queensland and WA) or **DEWSON'S** store (WA) with the average for local **COLES** and **WOOLWORTHS/SAFEWAY** stores, this is what we found:

- The cost of the basket at **BI-LO** stores matched the average in our survey; locally, **COLES** was 1% cheaper and **WOOLWORTHS/SAFEWAY** 1% more expensive than average.
- **ACTION** stores also cost right on average, while locally **COLES** was 1% cheaper and at local **WOOLWORTHS** our basket was 2% more expensive than average.

DEWSON'S stores were generally 4% more expensive than average, while locally **WOOLWORTHS** were average and **COLES** came in 4% below average.

Shopping for value at Australia's leading supermarkets, you could say, is about as interesting as watching a one-horse race.

STEEP HIKES AT SOME STORES

When we looked carefully at the data we'd collected from more than 130 supermarkets across the country, we found that a few individual supermarkets were charging over the odds compared with the prices they charged for the same products in late 2000.

Several supermarkets had rises of 16% or 17% but, at **WOOLWORTHS**, Leichhardt, NSW, prices have gone up 23%. At **WOOLWORTHS**, Mount Hutton, NSW, they've risen by 21% and loyal **COLES** shoppers at Belmont, NSW, have had to put up with an 18% price hike.

Given that the CPI increase for food over this period was 13% (which is about the average increase we found for our basket), we wanted to know why prices have risen so much at these particular supermarkets. So we approached **COLES** and **WOOLWORTHS** for comment.

COLES put the reason down to a drop in loss leaders (very competitively priced specials designed to entice shoppers into stores) in Newcastle: "Since then [our last survey] there has been a reduction in the loss leadering and all the prices returned to the standard price structure for NSW." The prices we collected this year generally support this.

WOOLWORTHS disagreed with our results and said percentage increases at its Leichhardt and Mount Hutton stores were closer to 18% and 13% respectively. However, in relation to its Leichhardt store it said price increases were "in line with the change in localised competition in the area".

ALDI — THE FRANKLINS OF THE FUTURE?

One big change since we last surveyed supermarket prices has been the entry of the giant German discount supermarket chain, **ALDI**.

With its philosophy of providing premium-brand quality at discount prices, we were keen to see how it stacked up against the major supermarkets.

At **ALDI** our basket was much cheaper than average: we paid just $59.20 for the ALDI version of the brand-name items in our basket, for which we paid, on average, $103.56 — a saving of 43% (some items required size/price adjustment).

While **ALDI** claims to provide 'market leading quality', you'll have to judge this for yourself. In a snapshot taste test of a few common food items soon after **ALDI** opened in 2001, our taste testers reported little difference in the taste quality of **ALDI** baked beans, wheat biscuits, teabags and choc chip muesli bars compared to leading brand names and generics. And, in a recent test of 17 brands of smooth peanut butter (CHOICE, June 2003), the **ALDI** product was rated about in the middle, scoring 59% in a range of 39–70%.

So far, **ALDI** mostly has a presence in NSW, but with one store in the ACT and four stores recently opened in Victoria, it has plans for nationwide expansion. However, if you live in an area with less than 20,000

The survey

We sent our undercover shoppers — armed with a shopping list of 34 common grocery items — into more than 130 supermarkets in 24 cities across the country in early March this year.

We gave the supermarkets no warning we were coming so they couldn't artificially lower their prices. And, as usual, we chose them in 'clusters' so that each store had local competition.

Our shopping list was based on the one used in our last supermarket price survey but, to keep the supermarkets guessing, more than one-third of the goods were changed. We also changed the mix of supermarket locations visited. See the table on page 10 for a complete list of groceries we priced.

Most items in the survey were familiar quality brands, but for bread, bacon, butter, milk, light sour cream and canola cooking oil, we priced the cheapest products we could find. Fresh meat, fruit and vegetables were excluded, as we'd need to compare quality too for a fair price comparison.

residents, you might miss out on the ALDI experience, as it intends only to open stores in high-population areas.

One feature of shopping at ALDI is that its grocery range isn't as wide as the major supermarkets'. You may need to go to other shops to get all the things you need — which could be good for small local businesses. In this respect ALDI differs greatly from WOOLWORTHS/SAFEWAY and COLES, where just about everything is available.

PRICES AROUND THE COUNTRY

Once again, and for the fourth survey in a row, Newcastle in NSW is the cheapest town to shop in Australia, our basket of goodies costing an average of $96.40 there compared to the overall average of $103.56. The second-cheapest city was Adelaide ($97.94) followed closely by Mt Gambier ($98.38).

In fact SA was the cheapest state overall this year, overtaking the ACT which topped our 2000 survey. Less than $2 separated the other states — apart from Tasmania, where our basket cost $107.59 on average, making it yet again the most expensive state to shop in. And Hobart was once more the most expensive city surveyed, with our basket costing $107.70, over $11 more than in Newcastle.

Because ALDI is mainly in NSW we excluded it from our analysis of city and national prices.

TABLE 1. WHAT'S IN OUR BASKET AND HOW MUCH IT'S GONE UP SINCE DECEMBER 2000.

Product	Size	Price difference from December 2000 (%)
Bacon middle rashers, cheapest	250 g	+35
Ski D'lite yoghurt	2 x 200 g	+26
Sunrice premium white long grain rice	2 kg	+22
Chum canned dog food	1.2 kg	+20
Butter, cheapest	250 g	+18
Kraft Singles cheese	12 slices	+16
McCain frozen peas	500 g	+13
Sorbent value pack facial tissues	224 sheets	+13
CSR/Bundaberg white sugar	2 kg	+11
Lipton Black teabags	100 bags	+10
Arnott's Tim Tams biscuits	200 g	+9
Goulburn Valley peach slices	825 g	+9
Cold Power laundry detergent	1 kg	+7
Just Juice orange juice	1 L	+3
SPC baked beans	425 g	0
Canola cooking oil, cheapest	750 mL	–1
Milk, full cream, cheapest	1 L	–1
Coca-Cola	1.25 L	–15
Bread, white sliced, cheapest	700 g	na
Cadbury Dairy Milk chocolate	250 g	na
Colgate Plus adult medium toothbrush	2-pack	na
Colgate Total toothpaste	120 g	na
Cottee's strawberry conserve	500 g	na
Dolmio Chunky Bolognese sauce	570 g	na
Heinz Greenseas tuna chunks	425 g	na
Jif cream cleaner	375 mL	na
Kellogg's Nutri-Grain	300 g	na
Kleenex toilet rolls (6 pack, 250 sheets)	1500 sheets	na
Libra Ultra Thins regular pads with wings	14-pack	na
Light sour cream, cheapest	300 mL	na
Moccona Classic freeze dried instant coffee	100 g	na
Pantene Pro V Smooth & Sleek shampoo	400 mL	na
Sakata barbecue rice crackers	100 g	na
San Remo large spiral pasta	500 g	na

na *Not applicable: not in our 2000 basket.*

TABLE 2. HOW THE MAJOR CHAINS (DON'T) DIFFER.

Chain (no. of stores surveyed)	Average 2003 basket price ($)	Compared to overall average
COLES (45) (A)	99.18	1% cheaper
WOOLWORTHS (49) (B)	102.09	1% more expensive
Average	100.64	

(A) *Includes NEWMART.*

(B) *Includes SAFEWAY and FOOD FOR LESS.*

TABLE 3. CHEAPEST AND DEAREST TOWNS AND CITIES.

Rank	City (rank in 2000)	2003 basket price ($)
1	Newcastle (1)	96.40
2	Adelaide (5)	97.94
3	Mt Gambier (3)	98.38
4	Townsville (6)	99.60
5	Albany (21)	99.99
6	Ballina (13)	100.05
7	Queanbeyan (9)	100.09
8	Brisbane (12)	100.32
9	Central Coast (2)	100.44
10	Gold Coast (8)	100.60
11	Sydney (10)	101.07
12	Wollongong (18)	101.44
13	Geelong (16)	101.57
14	Melbourne (17)	101.78
15	Mackay (na)	101.95
16	Bendigo (15)	102.01
17	Canberra (4)	102.07
18	Wodonga (na)	102.20
19	Darwin (19)	102.42
20	Mandurah (na)	102.48
21	Perth (20)	102.95
22	Dubbo (7)	104.36
23	Launceston (23)	107.51
24	Hobart (24)	107.70

The cost of the ALDI basket isn't included in the calculation of the city averages.

na *Not applicable: not surveyed in 2000.*

Groceries just a click away?

Both **COLES** and **WOOLWORTHS/SAFEWAY** have online shopping facilities, but they're not the only places to shop in cyberspace.

And it seems that Australians are increasingly prepared to forgo the long queues, kid hassles, pushy crowds and parking — just to name a few supermarket frustrations — to take up the convenience offered by the online shopping revolution.

Here's what some major online retailers offer.

- **WOOLWORTHS HOMESHOP**: Delivery to Sydney, Canberra and Melbourne; delivery fee $12.50 per order, minimum order $30; www.homeshop.com.au.
- **COLES ONLINE**: Delivery to Sydney and Melbourne. Delivery fees vary depending on the city and the speed of delivery. In Sydney, deliveries within two hours cost $12.50, within four hours $9.95. The same delivery periods in Melbourne attract charges of $9.95 and $7.95 respectively. No minimum order. www.colesonline.com.au.
- **GREENGROCER.COM.AU**: Delivery to Sydney, Melbourne and some Victorian regional centres. Offers "premium-quality, market-fresh produce" as well as groceries. A range of packaging options is available to help keep fresh produce fresh: standard plain cardboard box (no charge), plastic-lined box and ice-block ($1.10) or polystyrene containers ($5.50). Delivery to Sydney and Melbourne metropolitan areas costs between $4.95 and $9.90, depending on delivery time; regional Victoria $9.90–$12.95, minimum order $25.

Online retailers delivering a full range of grocery items in one state capital only include:

Adelaide:

- **GROCERIES4U** — www.groceries4u.com.au.
- **ADELAIDESQUARE** — www.adelaidesquare.com.au.

Brisbane:

- **FOODDIRECT** — www.fooddirect.com.au.
- **ONLINEGROCERIES** — www.onlinegroceries.com.au.

Perth:

- **DEWSONS** — www.dewsons.com.au.
- **ELECTROLLEY** — www.electrolley.com.au.

Sydney:

- **SHOPFAST** — www.shopfast.com.au.

TABLE 4. HOW MUCH OUR BASKET COST, STORE-BY-STORE (AND % INCREASE SINCE DECEMBER 2000).

Store and location (in rank order by location)	Basket price	Increase since 2000 (%)
Adelaide, SA		
1 Coles, Elizabeth	$95.66	12
2 Coles, Glenelg	$95.77	12
3 Bi-Lo, Kilkenny	$96.84	na
4 IGA Foodland, Elizabeth Park	$97.78	na
5 Woolworths, Kilkenny	$98.14	na
6 Woolworths, Glenelg	$98.43	14
7 Woolworths, Elizabeth	$98.60	13
8 Bi-Lo, Glenelg East	$102.32	17
Albany, WA		
1 Coles, Albany	$97.84	5
2 Newmart, Albany	$100.87	na
3 Woolworths, Albany	$101.27	5
Ballina, NSW		
1 Coles, Ballina	$98.21	9
2 Action, Ballina	$100.11	na
3 Woolworths, Ballina	$101.83	na
Bendigo, Vic		
1 Coles, Bendigo	$99.61	12
2 Bi-Lo, Kangaroo Flat	$101.86	na
3 Bi-Lo, Bendigo	$102.02	14
4 Safeway, Kangaroo Flat	$102.76	na
5 Safeway, Bendigo	$103.79	12
Brisbane, Qld		
1 Coles, Upper Mt Gravatt	$98.58	9
2 Action, Browns Plains	$98.66	na
3 Action, Mt Gravatt	$98.85	na
4 Action, Stafford	$98.90	na
5 Coles, Browns Plains	$99.20	na
6 Bi-Lo, Stafford Heights	$99.31	8
7 Coles, Kenmore	$99.87	11
8 Woolworths, Stafford	$101.72	14
9 Food for Less, Browns Plains	$101.77	na
10 Woolworths, Kenmore	$102.17	13
11 Woolworths, Browns Plains	$102.31	na
12 Woolworths, Upper Mt Gravatt	$102.53	16
Canberra, ACT		
1 Coles, Belconnen	$98.42	16
2 Coles, Phillip	$99.21	na
3 Woolworths, Belconnen	$102.58	16
4 Woolworths, Phillip	$102.82	14
5 Woolworths, Wanniassa	$104.05	na
6 IGA, Wanniassa	$105.32	na
Central Coast, NSW		
1 Coles, Tuggerah	$98.98	na
2 Coles, Woy Woy	$99.13	9
3 Franklins, Woy Woy	$100.63	na
4 Woolworths, Woy Woy	$100.91	10
5 Woolworths, Tuggerah	$102.55	na
Darwin, NT		
1 Bi-Lo, Marara	$101.89	na
2 Coles, Karama	$102.49	na
3 Woolworths, Leanyer	$102.88	na

Store and location (in rank order by location)	Basket price	Increase since 2000 (%)
Dubbo, NSW		
1 Coles, Dubbo	$100.26	12
2 Woolworths, Dubbo	$103.17	12
3 Payless, South Dubbo	$109.65	na
Geelong, Vic		
1 Coles, Corio	$99.43	7
2 Coles, Geelong	$100.58	na
3 Coles, Belmont	$100.65	9
4 Bi-Lo, Belmont	$101.37	11
5 Safeway, Geelong	$103.31	na
6 Safeway, Corio	$104.10	na
Gold Coast, Qld		
1 Coles, Elanora	$99.18	na
2 Bi-Lo, Nerang	$99.45	12
3 Coles, Nerang	$99.99	12
4 Woolworths, Nerang	$101.17	na
5 Woolworths, Elanora	$103.19	na
Hobart, Tas		
1 Coles, Sandy Bay	$104.08	2
2 Woolworths, Sandy Bay	$109.06	9
3 Woolworths, New Town	$109.95	na
Launceston, Tas		
1 Coles, Launceston	$104.69	na
2 Coles, Kings Meadows	$105.99	na
3 Woolworths, Newstead	$108.79	na
4 Woolworths, Kings Meadows	$110.57	na
Mackay, Qld		
1 Coles, Mackay	$99.45	na
2 Action, Mackay	$100.72	na
3 Woolworths, Mackay	$101.47	na
4 Hatfield's AUR Supermarket, Mackay	$106.15	na
Mandurah, WA		
1 Coles, Mandurah	$98.36	na
2 Woolworths, Mandurah	$102.07	na
3 Dewson's, Mandurah	$107.01	na
Melbourne, Vic		
1 Coles, Werribee	$99.16	13
2 Coles, Prahran	$99.38	10
3 Coles, Doncaster	$99.55	11
3 Coles, Dandenong	$99.55	11
5 Ritchie's IGA, Dandenong	$100.67	na
6 Bi-Lo, Broadmeadows	$100.86	na
7 Bi-Lo, Werribee	$100.90	10
8 Safeway, Broadmeadows	$102.74	na
9 Safeway, Werribee	$102.83	10
10 Safeway, Prahran	$102.94	15
11 Safeway, Dandenong	$103.48	13
12 Safeway, Doncaster	$103.93	14
13 AUR Food Rite, Broadmeadows	$107.20	na
Mt Gambier, SA		
1 Bi-Lo, Mt Gambier	$98.20	9
2 Woolworths, Mt Gambier	$98.28	13
3 Coles, Mt Gambier	$98.67	11

Store and location (in rank order by location)	Basket price	Increase since 2000 (%)
Newcastle, NSW		
1 Coles, Belmont	$95.00	18
2 Bi-Lo, Cardiff	$95.71	na
3 Bi-Lo, Newcastle	$96.11	na
4 Food for Less, Cardiff	$96.22	na
5 Bi-Lo, Mount Hutton	$96.86	13
6 Woolworths, Mount Hutton	$98.49	21
Perth, WA		
1 Coles, Fremantle	$98.62	3
2 Coles, Midland	$99.05	6
3 Coles, Wanneroo	$99.49	na
4 Action, East Fremantle	$100.20	10
5 Action, Midland	$101.39	9
6 Woolworths, Midland	$101.83	7
7 Farmer Jack's, Midland	$104.49	8
8 Dewson's, South Fremantle	$105.62	10
9 Supa Value, Nedlands	$105.93	na
10 Dewson's, Wanneroo	$107.45	na
11 Dewson's, Nedlands	$108.41	na
Queanbeyan, NSW		
1 Coles, Queanbeyan	$97.16	10
2 Woolworths, Queanbeyan	$103.02	12
Sydney, NSW		
1 Coles, Blacktown	$97.63	9
2 Coles, Liverpool	$98.29	na
3 Coles, Neutral Bay	$98.88	9
4 Coles, Hurstville	$99.71	5
5 Coles, Hornsby	$99.92	na
6 Coles, Leichhardt	$100.64	na
7 Woolworths, Blacktown	$100.84	8
8 Franklins, Liverpool	$100.93	na
9 Food for Less, Hurstville	$101.02	na
10 Woolworths, Liverpool	$101.96	na
11 Bi-Lo, Leichhardt	$102.22	na
12 Woolworths, Leichhardt	$102.73	23
13 Woolworths, Neutral Bay	$103.03	15
14 Woolworths, Hornsby	$103.69	na
15 Franklins, Blacktown	$104.51	na
Townsville, QLD		
1 Action, Aitkenvale	$98.92	na
2 Coles, Aitkenvale	$99.18	14
3 Woolworths, Aitkenvale	$100.71	11
Wodonga, Vic		
1 Bi-Lo, Wodonga	$101.46	na
2 Coles, Wodonga	$102.50	na
3 Safeway, Wodonga	$102.65	na
Wollongong, NSW		
1 Coles, Corrimal	$99.25	10
2 Coles, Figtree	$101.66	na
3 Woolworths, Figtree	$101.75	na
4 Woolworths, Corrimal	$103.08	11

na *Not applicable: this store wasn't surveyed in 2000.*

YOU ASKED...

A subscriber who'd attended a cooking demonstration recently emailed us because he heard a well-known Australian chef say that marbled beef contains no saturated fat. Unconvinced, he wrote to us to check.

In fact, 'marbled' just means the fat is spread throughout the meat, as opposed to a layer of it on the outside of the muscle that can be trimmed off. It still contains saturated fat.

I'll have my bugs with a white wine chaser ...

We've all heard about the studies that show red wine is good for us — all those valuable antioxidants, you know. Now, US researchers have come up with a study that might give white wine drinkers a boost.

Following up on the anecdotal evidence that during a food poisoning outbreak on a cruise ship, those who'd had wine with their meal didn't get sick, it seems that something in wine — white wine especially — may help kill food poisoning bacteria like salmonella and *E. coli*.

The researchers think it may be white wine's extra acid levels in combination with the alcohol that does the trick. Of course, more research is needed before it's proven to really work in people — so avoiding food poisoning by the usual methods (cooking and handling food properly) is still the preferred option.

Everything old is new again

A disease well-known to our grandparents could be making a comeback. Iodine is an essential nutrient and once plenty of people were deficient in it. They developed the most visible sign of iodine deficiency, goitre (an enlargement of the thyroid gland in the neck) and other associated symptoms.

It's generally been thought that iodine deficiency was a thing of the past, but now new studies suggest it could be alive and well in suburbia. To find out how big the problem is and what might be done about it, a nationwide study is set to start.

But how can it be that this 'old-fashioned' problem is making a new-fashioned comeback?

Because many Australian soils are low in iodine, we've relied on two main sources for our iodine: milk and salt. For years the milk industry used iodine-rich cleaning solutions for their tanks, so the milk became 'contaminated' with iodine, but now newer methods are used. Iodised salt — table salt with iodine added specifically to help people get enough — was also a source of iodine, but now many households don't use a lot of added salt. The food industry adds plenty of salt to its offerings, but it generally isn't the iodised kind.

Result? We're eating less iodine and could be living to regret it. The most alarming aspect is that iodine deficiency in pregnant women can cause mental retardation in their babies. Children also run into problems if they don't get enough. In fact, iodine deficiency is considered the most common cause of preventable intellectual disability around the world.

On the face of it, it's a *Catch 22* situation — cutting back on salt is advisable for other health reasons, but iodised salt is currently the best way of being sure we get enough iodine. One practical answer is to make manufacturers use iodised salt in processed food — after all, it's largely where our sodium intake comes from these days.

PHOTOS: ANTHON SAMSES

Shocked by premium rises and benefit chan

Best Buys to find a policy that suits your nee

Sick of HOSPITAL INSUR

IN A NUTSHELL

- **We surveyed 133** *hospital policies with over 1600 different premium options to come up with Best Buys.*
- **We'll update** *ancillary Best Buys in one of our following issues.*

Like many health fund members, earlier this year Jodie and Craig Thomas received a letter from their insurer informing them that the cost of their hospital and ancillary cover had increased. While the average increase was 7.4%, Jodie and Craig's premium had gone up by a staggering 100%. Like other health fund members, they had less than two weeks to review their cover before the huge premium increase came into effect.

Jodie says, "After paying into this fund for over 13 years, I'm now looking at changing my policy. I've been looking around at the different options available but it takes a lot of time to look through each of them, and the terminology they use is quite difficult to understand."

To make this task easier we've looked at three different levels of Best Buys for hospital insurance:

- Best-value Top Cover, if you want a policy that gives you comprehensive cover.
- Budget cover if you want a reasonable level of cover just in case.
- And we've listed the cheapest policies available, which we picked purely on price. They are far from the best ones available but may suit you if you only want private hospital cover because of government initiatives and penalties (see *Self-insurance an option?*, page 16, for some of these).

STEWART ALLEN

WHAT LEVEL OF COVER?

While you're entitled to free public hospital treatment, private hospital insurance provides you with access to private hospitals, which may be more luxurious. You also have a greater choice of doctor and probably shorter waiting times for elective surgery (such as cataract eye surgery) than in the public system.

However, you may have so-called 'out-of-pocket' costs in the private system, which arise if your policy requires you to pay an excess or co-payment when you make a claim. The upside of an excess or co-payment, of course, is that you usually pay a lower premium if your policy has one — it's a gamble you decide whether or not to take. You may also have out-of-pocket costs if your hospital hasn't got a contract with your health fund; you may have to pay the 'gap' if your doctor charges above the Medicare Schedule fee, unless your health fund covers this under a gap scheme or agreement.

Hospital insurance policies can be divided into four different types of cover, with different premium levels to match:

- **Full cover:** Cover for a wide range of treatments in a private hospital, after normal policy waiting periods have been served.
- **Standard cover:** For up to 36 months after taking up the cover, some procedures are only covered if you're treated as a private patient in a public hospital. You get to choose your own doctor in a public hospital but you'd usually be in a shared ward and may not have the higher levels of convenience you might expect in a private hospital. The advantage of these policies is that they're usually cheaper than the full-cover products, and once you've served the benefit limitation period, you've got full cover for a relatively good price.

While the average increase was 7.4%, Jodie and Craig's premium had gone up by a staggering 100%. Like other health fund members they had less than two weeks to review their cover before the huge premium increase came into effect.

Take stock and use our latest
d budget.

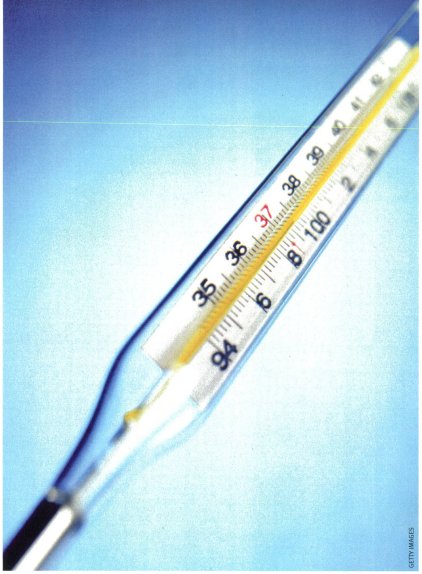
ANCE?

- **Limited cover:** Regardless of your length of membership, some procedures are excluded from cover or only covered if you're treated as a private patient in a public hospital. Make sure you thoroughly check the fine print with these policies. While it may not worry you if obstetrics is excluded if you're not planning to start a family, these policies usually also exclude procedures like coronary surgery, cataracts or hip/knee replacements.
- **Public hospital policy:** All procedures are only covered if you're treated as a private patient in a public hospital. You won't be able to avoid public hospital waiting lists if you need elective surgery. We didn't include these policies in our survey.

If you decide for one of the restricted policies, make extra sure that you review your policy every 12 months and upgrade your cover if your needs have changed.

Some policies offer different excess amounts (usually applied once per hospital stay) or co-payment (usually a set amount per day in hospital); the higher the excess or co-payment, the lower the premium. If you decide to go for one of these policies, check the fine print carefully:

- Different policies apply the excess once per year or up to five times.
- Some policies only apply a co-payment if you have a private room, others up to 10 times a year each time you or a member of your family is admitted to hospital.
- Check whether the excess or co-payment applies in a day hospital facility or as a private patient in a public hospital.
- If you want to take out hospital insurance to avoid paying the extra Medicare surcharge (see *Self-insurance an option?*, page 16) you need to be careful which excess level you choose. Some policies with a higher excess (more than $500 for single people and $1000 for couples/families) are excluded, which means you'd still pay the tax even though you've paid for insurance. Check with the fund before you buy insurance for this reason.



GETTY IMAGES

Switching to another policy

Before making a switch to another policy, ask the new insurer whether any waiting periods will apply. Hospital insurance waiting periods are usually 12 months for pre-existing conditions and pregnancy and two months for all other conditions. Your new policy may also have a benefit limitation period of up to 36 months during which your cover is limited to private treatment in a public hospital (see *What level of cover?*, left).

Although you've usually served these waiting and limitation periods with your current policy, some funds will apply them again. If you switch to a higher level of cover, waiting periods will usually apply to your new level of cover. For example, they could be imposed if your old excess was higher than the new one or your old policy excluded or limited cover for some treatments.

Also check if a loyalty bonus applies to your policy — for example, if you've been with your fund for some time, you might receive $100 towards paying the excess for hospital treatment. You usually lose these bonuses if you switch to a different insurer.

For more information and the free consumer guide *The Right to Change*, contact the Private Health Insurance Ombudsman on 1800 640 695 or www.phio.org.au.

HOSPITAL CHECKLIST

If you need to go to hospital and want to go as a private patient, make sure you don't have to pay for unexpected costs. Ring your fund to ask:

- *Has the fund a contract with the hospital?*
- *Will you have to pay an excess or co-payment?*
- *Are you fully covered for the particular procedure or will there be extra costs?*
- *Does your doctor have a gap agreement with the fund or will you have to pay extra? Check whether the doctor will treat you as a 'gap patient' or whether you will have to pay extra. Even if your doctor has an agreement with your fund, they can choose whether or not to treat you as a gap patient.*

SELF-INSURANCE AN OPTION?

Rob Ramsden and Deanne Wynn have a two-year-old daughter, Morgan. Instead of taking out health insurance they've decided to self-insure. For the last two years they've paid $100 per month into a managed fund to cover major medical costs that may arise in the future. As Rob says, "We're fairly healthy people and so far have only had to draw down once for a couple of dental appointments."

Rob and Deanne are both over 30 and their combined income is over $100,000, so they're affected by two government initiatives:

- **Lifetime health cover** punishes people who take out health insurance later in life with higher premiums. For every year of your life past 30 that you're not insured, you pay an extra 2% on the premium. For example, if you decide to put off joining until you're 50, you'll pay 40% more than someone who joined at 30 and kept their cover till the same age.
- **Medicare surcharge:** Single people earning more than $50,000 and couples/families with incomes greater than $100,000 (plus $1500 for each child after the first) pay an extra 1% Medicare surcharge on top of the 1.5% Medicare levy that most people pay. That means at least an extra $500 or $1000 tax each year. You can avoid this by taking out hospital insurance, which — depending on the policy you choose and your income — may be cheaper than paying the extra tax.

Rob says, "I deeply resent the fact that we now have to take out insurance that we don't want so that we're not financially burdened to an even greater degree with the levy we would have to pay. I believe if people can prove that they're self-insuring the government should butt out. If you want private cover, go ahead. If not, use the public system. Or if you can get your finances in order, self-insure and make the choice about how and when to use the money as the situation arises."

ANTHONY SWAN/IS

How we scored

Our survey included open and restricted-membership funds with more than 10,000 members. Some funds declined to give us information, or couldn't because they're amending their plans. They are: **CREDICARE, GMF HEALTH, HIF, IOOF, LATROBE, MANCHESTER UNITY, MILDURA DISTRICT HOSPITAL FUND, TEACHERS UNION HEALTH (QLD), WESTFUND.**

Thank you to the other funds for supplying their information and helping us to ensure it's correct. To contact them, see *Company contact and membership details*, page 19.

All premiums listed are annual family premiums. They are rounded and before the 30% government rebate. Single premiums are usually half the family premium, while couples and single parents pay the same as families for most funds. Best buys are listed in order of cheapest price.

WHAT'S THE SCORE BASED ON?

For the hospital score we looked at policies providing private hospital accommodation, including those that exclude or limit cover for various conditions. We scored each policy for the following:

The level of cover available for 10 common procedures, including whether they're excluded or limited and the length of the waiting period.

Where co-payments or excesses apply, how often they apply and whether you pay them in day and public hospitals.

How well they cover you for the gap.

BEST-VALUE TOP COVER

All these Best Buys provide comprehensive hospital cover, and all scored at least 90% in our policy rating and don't have an excess or co-payment; see the footnotes for cover limitations.

BUDGET COVER

These policies charge a maximum annual excess of $1000 in total and/or charge a co-payment. All policies scored at least 80% in our policy rating; see the footnotes for cover limitations.

CHEAPEST POLICIES AVAILABLE

These are the cheapest cover options available, regardless of their score, which you might think of taking out to avoid the Medicare surcharge or deal with lifetime health cover (see *Self-insurance an option?*, left). See the footnotes for cover limitations. We didn't include policies that only cover private treatment in a public hospital in our survey; if you're interested in them, check with a few funds from our contact list for premium quotes. See company contact and membership details, page 19 to find out if you're eligible to join a fund.

ACT/NSW

Best-value top cover

TEACHERS FEDERATION HEALTH Top Private Hospital (if eligible): $1706. (94%)
CBHS Hospital a (if eligible): $1836. (97%)
R&T HEALTH Top Private Hospital (if eligible): $1961. (95%)
NAVY HEALTH Top Hospital (if eligible): $2082. (91%) **(A)**
AUSTRALIAN UNITY Comprehensive Hospital: $2197. (97%) **(B)**

Budget options

MEDIBANK PRIVATE Blue Ribbon Excess: $1220 ($1000 excess). Number of times excess applies: 1. (82%) **(B)**

Cheapest policies available

HCF Hospital Advanced Savings Option 100*8: $728 ($100 co-payment). Max co-payment: $800 per person per year. (72%) **(C)**

NORTHERN TERRITORY

Best-value top cover

MEDIBANK PRIVATE Blue Ribbon Hospital: $1398. (94%) **(B)**

Budget options

MEDIBANK PRIVATE Blue Ribbon Excess: $715 ($1000 excess). Number of times excess applies: 1. (82%) **(B)**

Cheapest policies available

MEDIBANK PRIVATE Smart Choice Excess: $506 ($1000 excess, $50-80 co-payment). Number of times excess applies: 1. Max co-payment: $280 per stay, no annual cap. (70%) **(B)**
MBF Select Hospital: $551 ($1000 excess, $50 co-payment). Number of times excess applies: 2. **Buying this policy won't exempt you from the Medicare levy surcharge.** Max co-payment: $250 per stay, no annual cap. (78%)

QUEENSLAND

Best-value top cover

TEACHERS FEDERATION HEALTH Top Private Hospital (if eligible): $1706. (94%)
R&T HEALTH Top Private Hospital (if eligible): $1961. (95%)
CBHS Hospital a (if eligible): $2023. (97%)
NAVY HEALTH Top Hospital (if eligible): $2082. (91%) **(A)**
LYSAGHT PEOPLECARE Private Plus (if eligible): $2246. (92%) **(D)**
NIB Top Private Hospital Cover: $2441. (93%) **(E)**
AUSTRALIAN UNITY Comprehensive Hospital: $2456. (97%) **(B)**

Budget options

GMHBA Great Hospital Cover with excess: $1364 ($500 excess). Number of times excess applies: 2. (81%) **(F)**
LYSAGHT PEOPLECARE Private Plus (if eligible): $1404 ($500 excess). Number of times excess applies: 2. (87%) **(D)**

Cheapest policies available

HCF Hospital Advanced Savings Option 100*8 : $868 ($100 co-payment). Max co-payment: $800 per person per year. (72%) **(C)**

(The footnotes appear on page 18.)

SOUTH AUSTRALIA

Best-value top cover

TEACHERS FEDERATION HEALTH Top Private Hospital (if eligible): $1706. (94%)
CBHS Hospital a (if eligible): $1945. (97%)
R&T HEALTH Top Private Hospital (if eligible): $1961. (95%)
NAVY HEALTH Top Hospital (if eligible): $2082. (91%) (A)
LYSAGHT PEOPLECARE Private Plus (if eligible): $2246. (92%) (D)
AUSTRALIAN UNITY Comprehensive Hospital: $2311. (97%) (B)

Budget options

LYSAGHT PEOPLECARE Private Plus Excess (if eligible): $1404 ($500 excess). Number of times excess applies: 2. (87%) (D)
TEACHERS FEDERATION HEALTH Private Hospital Saver (if eligible): $1446 ($300 excess). Number of times excess applies: 2. (86%) (G)
GMHBA Great Hospital Cover with excess: $1497 ($500 excess). Number of times excess applies: 2. (81%) (F)
GOVERNMENT EMPLOYEES HEALTH FUND Hospital Cover Level 8: $1508 ($400 co-payment). Max co-payment: $1600 per year. (84%) (H)
HCF Top Plus Cover 100*8: $1529 ($100 co-payment). Max co-payment: $800 per person per year. (92%)
AUSTRALIAN UNITY Comprehensive Hospital Cover with excess: $1533 ($500 excess). Number of times excess applies: 2. (85%) (B)

Cheapest policies available

HCF Hospital Advanced Savings Option 100*8 : $920 ($100 co-payment). Max co-payment: $800 per person per year. (72%) (C)

TASMANIA

Best-value top cover

TEACHERS FEDERATION HEALTH Top Private Hospital (if eligible): $1481. (94%)
CBHS Hospital a (if eligible): $1888. (97%)
R&T HEALTH Top Private Hospital (if eligible): $1961. (95%)
NAVY HEALTH Top Hospital (if eligible): $2082. (91%) (A)
LYSAGHT PEOPLECARE Private Plus (if eligible): $2246. (92%) (D)
NIB Top Private Hospital Cover: $2306. (93%) (E)
AUSTRALIAN UNITY Comprehensive Hospital: $2361. (97%) (B)

Budget options

TEACHERS FEDERATION HEALTH Private Hospital Saver (if eligible): $1231 ($300 excess). Number of times excess applies: 2. (86%) (G)
LYSAGHT PEOPLECARE Private Plus Excess (if eligible): $1404 ($500 excess). Number of times excess applies: 2. (87%) (D)
GMHBA Great Hospital Cover with excess: $1497 ($500 excess). Number of times excess applies: 2. (81%) (F)
HCF Top Plus Cover 100*8: $1503 ($100 co-payment). Max co-payment: $800 per person per year. (92%)

Cheapest policies available

HCF Hospital Advanced Savings Option 100*8 : $801 ($100 co-payment). Max co-payment: $800 per person per year. (72%) (C)

(A) *The premiums given apply to civilian members; serving military members receive a discount. Benefits limited to 100 days' hospitalisation at the insured level per person per year.*
(B) *Limited benefits for psychiatric care and rehabilitation for the first 12 months.*
(C) *Limited benefits for assisted reproduction, cataract eye surgery, pregnancy, coronary artery surgery, hip/knee replacements, psychiatric care and cosmetic/plastic surgery.*
(D) *Limited benefits for cosmetic/plastic surgery.*
(E) *For psychiatric care and rehabilitation full cover per calendar year for 65 days only (including 30 days for day admissions), limited benefits apply thereafter.*
(F) *Limited benefits for assisted reproduction for the first 36 months and for the first 24 months for hip/knee replacements, psychiatric care and rehabilitation.*
(G) *Shared room in a private hospital fully covered, out-of pocket costs apply for private room.*
(H) *Membership is open to all.*
(I) *Limited benefits for assisted reproduction for the first 24 months.*

VICTORIA

Best-value top cover

TEACHERS FEDERATION HEALTH Top Private Hospital (if eligible): $1903. (94%)
R&T HEALTH FUND Top Private Hospital (if eligible): $1961. (95%)
NAVY HEALTH Top Hospital (if eligible): $2082. (91%) **(A)**
CBHS Hospital a (if eligible): $2205. (97%)
LYSAGHT PEOPLECARE Private Plus (if eligible): $2246. (92%) **(D)**
ST LUKES Access Hospital Platinum Table J: $2500. (95%) **(J)**
HEALTH PARTNERS Gold Hospital: $2530. (97%)

Budget options

LYSAGHT PEOPLECARE PRIVATE Plus Excess (if eligible): $1404 ($500 excess). Number of times excess applies: 2. (87%) **(D)**
GMHBA Great Hospital Cover with excess: $1497 ($500 excess). Number of times excess applies: 2. (81%) **(F)**
HCF Top Plus Cover 100*8: $1498 ($100 co-payment). Max co-payment: $800 per person per year. (92%)

Cheapest policies available

HCF Hospital Advanced Savings Option 100*8 : $967 ($100 co-payment). Max co-payment: $800 per person per year. (72%) **(C)**

WESTERN AUSTRALIA

Best-value top cover

TEACHERS FEDERATION HEALTH Top Private Hospital (if eligible): $1481. (94%)
CBHS Hospital a (if eligible): $1799. (97%)
AUSTRALIAN UNITY Comprehensive Hospital: $1932. (97%) **(B)**

Budget options

GMHBA Great Hospital Cover with excess: $805 ($500 excess). Number of times excess applies: 2. (81%) **(F)**

Cheapest policies available

HCF Hospital Advanced Savings Option 100*8 : $520 ($100 co-payment). Max co-payment: $800 per person per year. (72%) **(C)**

Company contact and membership details

AUSTRALIAN UNITY: 13 29 39, www.australianunity.com.au.

CBHS: 1300 654 123, www.cbhs.com.au. You must be a past or current employee of the Commonwealth Bank (or affiliated company) or a dependant.

DEFENCE HEALTH: Available to eligible persons and their families, including: serving ADF and Reserve Personnel, ex-ADF up to 12 months from their discharge, civilian employees of the Department of Defence and its contractors, ex-**DEFENCE HEALTH** and current **NAVY HEALTH** members. 1800 335 425, www.defencehealth.com.au.

GMHBA: 1300 136 652, www.gmhba.com.au.

GOVERNMENT EMPLOYEES HEALTH FUND: 1300 656 515, www.gehf.com.au. (Membership is open to all.)

GRAND UNITED: 1800 800 245, www.grandunited.com.au.

HBA: 13 12 43, www.hba.com.au.

HBF: 13 34 23, www.hbf.com.au.

HCF: 13 14 39, www.hcf.com.au.

HEALTH PARTNERS: (08) 8223 7588 or 1800 182 322, www.healthpartners.com.au.

IOR (ancillary plans only; contact **HCF** — of which IOR is now a part — for hospital plan information): 1800 005 662, www.ior.org.au.

LYSAGHT PEOPLECARE: Available to current and former employees of the BHP Billiton group and over 40 associated companies, plus dependants of members over the age of 21 (or 25 if a full-time student). 1800 808 690, www.peoplecare.com.au.

MBF: 13 26 23 new members, 13 11 37 existing members, www.mbf.com.au.

MEDIBANK PRIVATE: 13 23 31, www.medibank.com.au.

MUTUAL COMMUNITY: 13 12 43 (SA), (08) 8946 2222 (NT), www.mutualcommunity.com.au, www.mutualcommunity.com.au/tio.

NAVY HEALTH: Available to eligible persons and their families, including: serving and ex-members of the ADF (including dependants and ex-dependants). Civilian employees of the Department of Defence and contractors and suppliers to the ADF, ex-**NAVY HEALTH** and current **DEFENCE HEALTH** members. (03) 9896 9300 or 1800 333 156, www.navyhealth.com.au.

NIB: 13 14 63, www.nib.com.au.

NRMA HEALTH: 13 32 34, www.nrma.com.au.

R&T HEALTH FUND: Available to former and current employees and their families of privately operated (including contractor companies) or government land (roads and rail), sea and air transport companies, and other organisations, such as the Electricity Commission. 1300 886 123, wwwrthealthfund.com.au.

SGIC HEALTH: 13 32 34, www.sgic.com.au.

SGIO HEALTH: 13 32 34, www.sgio.com.au.

ST LUKES: 1300 651 988, www.stlukes.com.au.

TEACHERS FEDERATION HEALTH: Available to education union members and their families. 1300 728 188, www.teachershealth.com.au.

Some health insurers have different brands in different states: for example, **SGIO HEALTH** in WA is part of the same group of companies as **NRMA HEALTH** in NSW.

What's wrong with the HEALTH SYSTEM?

The answer is a complex mix of government policies and corporate priorities. What needs to change?

IN A NUTSHELL

For individuals, *value for money from private health insurance has declined, yet government policies are trapping us in health funds.*

For the community *as a whole, the Federal Government is putting money into the private health system instead of into the public system that covers everyone. This hasn't solved any of the problems it was supposed to fix and has introduced some new ones.*

Two big questions face anyone worried about the health system in general, and private health insurance in particular. How does government policy affect the community overall — including the 55% of Australians who don't have any health cover? And how does it affect individual health fund customers?

Most of the analysis and advice in *Sick of hospital insurance?*, page 14, addresses the second question: we've tried to help you navigate the complex, confusing and expensive world of health insurance. But there are other issues beside fair policy conditions and the cost of the premium.

VALUE FOR MONEY?

Value for money from private health insurance has declined substantially since a flood of new customers signed up in response to government carrot-and-stick policies three years ago. Premiums have risen sharply and what you get for your money has gradually been eroded.

Many people feel disillusioned with health insurance products, but they feel trapped. Lifetime health cover — which increases premiums by 2% for every year of your life past 30 that you're not insured — deters people from leaving, but also seems to be discouraging new customers from joining. And, despite Federal Government and industry assurances to the contrary, CHOICE has discovered that people who try to swap policies or funds sometimes have to serve a new waiting period. For pre-existing conditions, that's usually 12 months.

What's more, if you go to a public hospital as a private patient you'll find yourself paying more than uninsured patients for what in many instances is the same service. We know of one case recently where a woman without health insurance had her baby in a major Sydney public hospital. It was a brand-new ward and she can't speak too highly of the service. The woman in the next bed owned up to having private insurance, and though she received exactly the same care, she was regarded by the hospital as a private patient and had to pay a large 'gap'.

NO CONTROL OVER COSTS

Obviously, the money we spend on private health insurance is money we can't spend on other areas of healthcare. So are we spending that money wisely?

Overall, CHOICE thinks not. First, there are administration costs: health funds cream off around 12% of your premium in management costs, compared with only 3% for Medicare.

More importantly, private funds have little or no control over costs in private hospitals. Public hospitals control costs too tightly, private hospitals not tightly enough. It's very easy for surgeons and other private hospital staff to use more expensive equipment and to increase their own wages, because the hospital can simply pass on those costs to the health funds. So premiums go up. For instance, the cost in private hospitals of prostheses — those 'helping hands' ranging from pacemakers to artificial knees — is rising by over 40% a year. Medicare, on the other hand, calculates value for money before listing new items for cover.

Under these conditions, regular premium increases are almost guaranteed. And the contracts that consumers have with the funds aren't much help. These are among the most unfair contracts in existence. They can be varied by the insurer to your detriment, and you have no say in the matter except to find another insurer. And, as we've seen, this can be complicated, expensive and disadvantage you with things like waiting periods.

GOVERNMENT MONEY SPENT WISELY?

The government's stance on private health insurance — and the $2.3 billion it pumps into the 30% subsidy it

ANTHONY SMITH

pays every year as a rebate to those who take it out — has a major impact on the whole health system, and on all health consumers. The Federal Government promised its changes would produce a better, more efficient health system. The opposite has happened.

Before the 30% subsidy started, the government and the funds made four promises for it. None has been delivered.

- *They said the subsidy 'carrot' would encourage many new people into private health.* In fact when it was introduced there was hardly any change. It was the later 'stick' of lifetime health cover that boosted membership — though now, paradoxically, it's having the effect of locking new customers out.
- *They said premiums would fall or, at worst, be stabilised for a long time.* But premiums are going up sharply every year.
- *They said public hospital waiting lists would shorten because patients would transfer to private hospitals.* But leading health economists calculate only about 35% of the subsidy finds its way into supporting hospital and medical services. And a large chunk of this is for simple tests and procedures, not major operations. So the impact on waiting lists is minimal.
- *They said more private money would be encouraged into the health system.* In fact, economic researchers have found there's about 26% less private money in the system, because the government subsidy has simply substituted for individual investment.

CHOICE's view is that using the rebate better is the key to producing a more equitable and more efficient health system for everyone. The health economists Professor Stephen Duckett and Dr Terri Jackson have worked out that if the whole premium subsidy was spent on public hospitals, it would eliminate waiting lists and also fund the treatment of nearly 60% of all private hospital patients.

More efficient spending of that rebate could give us four important things. It could:

- Solve the crisis in public hospitals.
- Fund a big enough increase in doctors' Medicare rebates to reverse the crisis in bulk billing.
- Buy cost-efficient services from private hospitals.
- Buy us much, much better preventive health. Even relatively small amounts spent on, say, anti-smoking programs would pay huge health dividends down the track.

CHANGES NEEDED

If any future government decides to use that $2.3 billion differently — as we think it should — it has to be done in a way that protects consumers. First, state and federal governments must move to rebuild people's confidence in the core public health system. And if the subsidy goes, so too must lifetime health cover. If the subsidy is removed, premiums will rise sharply and people shouldn't continue to be locked into private health cover.

Governments have the responsibility to use limited resources in ways that will deliver the best health outcomes for the most people. Eventually, this grossly inefficient subsidy must go. How that's handled will be crucial to consumers.

BACKPHONE follies

Cool looks aren't so stylish without a good bass.

IN A NUTSHELL

- Backphones (where the strap goes behind your head) *may be easier to wear than headphones in some circumstances.*
- Try before you buy, *if you can – an uncomfortable backphone sounds bad.*
- You don't have to *spend a lot to get a comfortable backphone of reasonable sound quality.*
- They're not really *designed for lazing in a high-backed chair.*
- They're unlikely *to match good-quality hifi headphones for sound quality.*

Headphones with a strap designed to go around the back of your head are generally called backphones. The idea is that they're easier to wear when exercising, wearing a bicycle helmet or just getting around than more traditional headphones with a strap that goes over the top of your head. And they look a whole lot more stylish.

We asked eight men and five women to wear 12 backphones and report on their comfort. Members of the Willoughby Community Band joined our trial and helped provide a good overall picture of how well the headphones produce sound. We also put the headphones through some standard technical sound tests.

GETTING TECHNICAL

The National Acoustics Laboratory (NAL) measured the headphones' ability to produce a range of frequencies over 12 octaves — from the very low 20 Hz to well above where most of us can hear at 20 kHz.

To do this they use a special microphone placed in the same position as an eardrum in an acoustic mannequin, which looks a bit like a store dummy (see the photo, below). They also attach a soft plastic ear, which gives a more lifelike result as the sound travels down the 'ear canal'. The microphone picks up the sound and converts it to a measurable electrical signal.

All the backphones on test show a lack of ability to produce even responses in the higher tones. This seems to be a problem with any headphone that sits on the ear, rather than around or in it (such as an earphone). If sound quality is your major consideration, backphones are probably not for you. You'd be better off using earphones while you're out and about, and maybe even hifi headphones indoors.

CHRIS RIDGE ES

WHAT MACHINES DON'T HEAR

In general there's agreement between the technical results and the trialists' ratings of sound quality, except for the **AWA WBP52**, **KOSS KSC55** and **SONY Street Style MDR-G735SP.**

The **AWA WBP52** was rated as just OK by our trialists for sound. They commented on 'distant' or 'poorly defined' sound, but the technical test shows only a slight lack of response in the low frequencies. The **KOSS KSC55** was one of the best in the technical tests, particularly its bass response, but our trialists weren't impressed, calling the bass distorted and "throbby".

Conversely, the **SONY Street Style MDR-G735SP** was rated as very good by our trialists, but showed a lack of response at lower frequencies.

Two things are probably the cause of these discrepancies.

- Comfort may influence sound, because an ill-fitting headphone can colour perception (see *A good fit*, below). If the headphone doesn't sit on your ear properly it'll definitely degrade the quality of the sound that reaches your eardrum.
- Although most people express a preference for a good bass response, they seem to be equally influenced by an even response over the mid to high tones, which is where the **SONY Street Style MDR-G735SP** performs well.

A GOOD FIT

Our trialists were asked to comment on how well the backphones fitted. Most found problems with them pinching their ears after a while. Other problems included slipping off trialists' ears, putting pressure on temples and causing some neck discomfort.

Getting a good fit is very important. Our results show there's a very clear link between how well the headphones fit and the quality of the sound the trialists perceived. This isn't really surprising, but just

to confirm that it's a real problem rather than just a perception, we repeated our technical tests with the backphones in an ill-fitting position. All of them produced results showing a significant loss of bass and treble tones. So no matter how good they might be at producing sound, if they don't fit well the sound you hear will be pretty awful.

Many of the trialists mentioned that backphones aren't very practical if you're lying down or sitting in a high-backed chair. More traditional headphones or earphones would be more appropriate for these situations.

It's not always possible to try these products on before you buy them, but here are some things to look for that could save you a bit of pain.

- Pay careful attention to the space between the frame and the earpiece. This is where almost all the headphones we tested caused some discomfort. If the gap is too narrow you'll probably get some pinching of the top of your ear.
- The strap that goes behind your head needs to be adjustable, or long enough so it doesn't put pressure on your temples or neck. Too long or heavy and it can weigh the headphones down, making it difficult to keep them in place.
- Cord length is less of an issue if you're only going to use them with a portable CD player. However, if you're considering using them to listen on your computer, short cords can be a real pain in the neck.
- Earpads can cause discomfort if they're too heavy or the material is too hard.

WHAT TO BUY

PHILIPS Eargear SBC HS800	$60
SONY Neck Band MDR-G52LP	$50
SONY Street Style MDR-G735SP	$100

To get into our *What to buy* list the backphones had to perform well in both our technical tests and user trial.

The **PHILIPS Eargear SBC HS800** have a folding head strap so you can easily fit them into a pocket, but some trialists found it a bit fiddly. The trialists liked the sound and our technical tests confirm they have a reasonable frequency response throughout the range.

Both the **SONY Neck Band MDR-G52LP** and **Street Style MDR-G735SP** were popular with the trialists. The cheaper **MDR-G52LP** isn't as responsive at higher frequencies as the **MDR-G735SP**, but it has better bass response.

The **MDR-G735SP** is very light and has a wire that connects the earpads rather than a plastic strap. This design has some advantages in that it takes up little space and it looks pretty cool, but a number of our trialists — especially the women — had trouble keeping the earpads from slipping off.

PHOTOS: ANTHONY SAWYERS

Profiles

PHILIPS EARGEAR SBC HS800

Price: $60
Manufacturer/distributor: Crest Electronics
Cord length: 1.34 m

Good points

- Trialists liked its smooth, distinct bassy sound and our technical tests confirm it's one of the better performers.
- Comfortable head strap that collapses for easy storage.

Bad points

- Folding head strap can be a bit fiddly.

Note: The distributor tells us this model will be replaced by the technically similar **Eargear SBC HS810**. The major changes are in the earpad material and folding mechanism.

SONY NECK BAND MDR-G52LP

Price: $50
Manufacturer/distributor: Sony
Cord length: 1.56 m

Good points

- Trialists liked its even, clear sound.
- Our technical tests confirm it's one of the better performers, particularly in the low to middle frequencies, but it lacks some treble response. This wasn't something the trialists noticed.
- Comfortable head strap.
- Relatively long cord.

Bad points

- Almost half the trialists reported some minor ear discomfort after wearing it for long periods.

SONY STREET STYLE MDR-G735SP

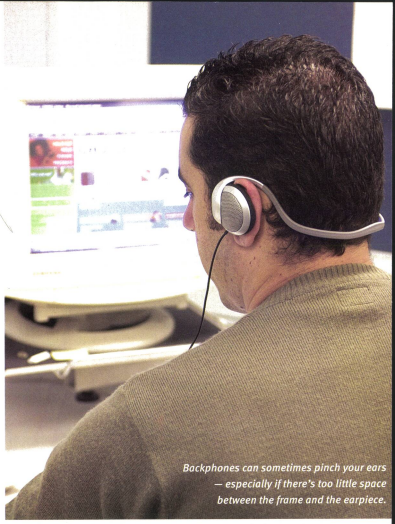
Price: $100
Manufacturer/distributor: Sony
Cord length: 1 m

Good points

- Trialists liked its distortion-free sound and our technical tests confirm it's one of the better performers, particularly in the mid to high frequencies, but it lacks some bass response.
- Most trialists rated it good for head strap comfort.

Bad points

- Expensive.
- Some trialists reported some minor ear discomfort.
- Although very light, the earpads slipped off a couple of the men and all the women in the trial.
- It can be fiddly to put on.
- Second shortest cord (but this could be an advantage in some circumstances, such as when carrying a personal CD player).



Backphones can sometimes pinch your ears — especially if there's too little space between the frame and the earpiece.

WHAT ABOUT THE REST?

Brand (in alphabetical order)	Price
ALTEC LANSING AHP5	$25
AWA CV-220	$21
AWA WBP-52	$14
DIGITOR Stereo Deluxe C 4113	$20
FX HX296	$30
KOSS KSC10	$30
KOSS KSC 55	$70
PHILIPS Bass Beat HS381	$30
SANYO Super Bass Drive KMJH811	$20

- The **AWA WBP-52**, **DIGITOR Stereo Deluxe C4113** and **PHILIPS Bass Beat HS381** were all OK according to our trialists, but none performed as well as those in the *What to buy list.*
- The trialists generally liked the sound from the The **KOSS KSC 10**, but it showed a lack of bass and variable response at higher frequencies.
- The trialists found the **SANYO Super Bass Drive KMJH811** comfortable and adjustable, but it lacks treble response.
- The **FX HX296** and **KOSS KSC 55** were voted as the least comfortable in the trial. They both pinched the trialists' ears and had uncomfortable head straps.
- Most trialists thought the bass response of the **ALTEC LANSING AHP5**, **AWA CV-220** and **FX HX296** was poor and this is confirmed by our technical tests. The **AWA CV-220** comes with a pair of button earphones as well.
- Both the **FX HX296** and the **ALTEC LANSING AHP5** headphones have a volume control on the cord, which our trialists found convenient, if a little large.

Off-the-plan can go off the rails

Sonia Lloyd of Sydney wants to warn other people about one of the problems you might encounter when buying property off-the-plan.

"I entered into an off-the-plan purchase two years ago with an understanding it would be complete by July 2002," Sonia explains. "I was still waiting in March 2003. By then I was eight months pregnant. I'd been living out of boxes and was fearful I'd lose my $14,000 first-home buyer's grant."

Her contract also had a 31 December 2002 'sunset clause' and she was worried about her rights after that date. The development changed hands in the middle of construction but the purchasers were never formally told about this.

"There were 70 other people in similar, if not worse, situations. I know of people who gave notice on their rental properties and then had to move, but their completion date was continually put back by the developer."

Fortunately Sonia and her partner, Mark, were finally able to move into their new home later in March 2003. They're very happy with the quality of their unit but Sonia says she'll never forget the stress of those last few months.

There are other risks involved in buying off the plan. You enter the contract based solely on the architect's plans, a list of fixtures and a drawing of what it should look like.

To minimise problems ask the following questions before you sign:

- What's the status of the development's local government approval? Is the development caught up in litigation with the local council?
- Are the building plans in final form?
- Does the contract have a sunset clause? If so, you may want to seek independent legal advice about your rights after the expiry date.

One small step for financial planners

Congratulations to the Financial Planning Association (FPA) for forming a consumer taskforce to assist with its reform program.

The Australian Consumers' Association (publisher of CHOICE) has agreed to take part in the taskforce, along with the Financial Services Consumer Policy Centre, Consumer Law Society of Victoria and Dennis Nelthorpe, a consumer consultant.

We hope the taskforce will help the FPA to address some of the critical issues identified by the recent CHOICE/ASIC *Quality of Advice Survey* (see CHOICE, Jan/Feb 2003).

What goes up ... keeps going up

Did you know Australian households paid $2.7 billion in bank fees in 2002? That was an increase of 17%, with around a third being paid out on housing and personal loans.

Another third of those fees were taken from our deposit accounts. The growth in fee income the banks earned from consumers was about double the rate of the previous year.

According to the Reserve Bank of Australia, this growth was largely driven by "the increased volume of loans and credit card transactions. There were some rises in the charges applied by some banks for over-drawings and late payments and in annual fees on credit cards."

The table (right) from the Reserve Bank *Bulletin* (April 2003) shows how the transaction charges of the major banks have moved since 1995.

DEPOSIT ACCOUNT TRANSACTION CHARGES OF THE MAJOR BANKS ($)*

Fee	1995	1998	1999	2000	2001	2002
Account servicing (per month) **(A)**	2.00	3.50	3.75	3.75	3.75	5.25
Fees per excess transaction: (B)						
Counter withdrawals	1.00	2.00	2.15	2.15	2.75	2.50
Cheques	0.70	0.65	0.75	0.75	0.90	1.00
Own bank's ATM	0.40	0.55	0.60	0.60	0.65	0.60
Other bank's ATM	0.40	1.05	1.30	1.40	1.40	1.40
EFTPOS	0.40	0.45	0.50	0.50	0.50	0.45
Telephone	na	0.30	0.35	0.35	0.45	0.45
Internet	na	0.20	0.30	0.30	0.25	0.25

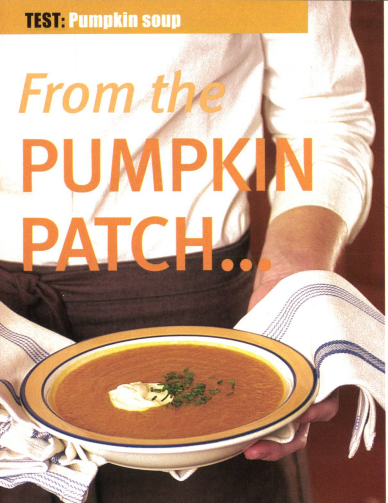
Source: Reserve Bank of Australia Bulletin, April 2003.

* *Average for the four largest banks. Based on public information on certain widely used accounts, as at June of each year.*

(A) *Some banks offer rebates/waivers based on either the transaction account balance or the overall relationship balance.*

(B) *All accounts that charge a monthly account-servicing fee allow some fee-free transactions.*

From the PUMPKIN PATCH...



It's a cold winter's day, you're hungry and don't feel like cooking — how about a steaming hot bowl of ready-made pumpkin soup?

There's nothing quite like a bowl of steaming hot soup to warm you up on a cold day. Vegetable-based soups are a good choice from a nutrition perspective — add a bread roll (without loads of butter) and you've got a complete meal. But gone are the days when powdered and condensed soup was all you could buy — now there are also refrigerated and shelf-stable ready-to-serve soups.

Powder soups have their uses but most people wouldn't pick them for a gourmet experience. Some of the other soups suggest you'll get quite a taste experience with them, so we put them to the taste test. Unfortunately, only two of the soups included even rated higher than 50%.

The taste test

We enlisted 23 people to blind-taste pumpkin soups and assess their taste and texture. We chose pumpkin soup as it's the biggest-selling flavour in the ready-to-serve soups market.

Trialists preferred soups that were creamy, smooth and had a thick texture. They were also keen for the soup to taste of pumpkin, never mind what other ingredients were included to liven it up. Soups that tasted homemade, rich, fresh and spicy rated better.

None of the soups excelled for either taste or texture. The two most-liked were **CAMPBELL'S Velish** and **CAMPBELL'S Country Ladle** — see the profiles, far right, for what made them better than the rest.

Price and type no guide

Price wasn't a good indication of a better-tasting soup. Some of the more expensive soups were less popular, although the cheapest soups per serve were the least popular.

The type of soup (the way it's packaged) also didn't make much of a difference — the two most-liked soups were different. If you're after a cheap condensed soup to make a little go a long way, our trial results definitely suggest you should pick **CAMPBELL'S Condensed Thai Pumpkin** over **CAMPBELL'S Condensed Cream of Pumpkin** and **HEINZ Condensed Creamy Pumpkin**.

Brand (in rank order)	Type
CAMPBELL'S Velish Butternut Pumpkin	Shelf-stable, ready to serve
CAMPBELL'S Country Ladle Butternut Pumpkin	Canned, ready to serve
CAMPBELL'S Condensed Thai Pumpkin	Condensed
HEINZ Very Special Creamy Pumpkin	Canned, ready to serve
MR BEAKS Fresh Creamy Pumpkin	Refrigerated, ready to serve
HEINZ Very Vegetable Thick Purée Pumpkin and Leek	Canned, ready to serve
BAXTER'S Butternut Pumpkin and Red Pepper	Canned, ready to serve
HEINZ Soup to Go Harvest Pumpkin	Microwavable, ready to ser
CAMPBELL'S Condensed Cream of Pumpkin	Condensed
HEINZ Condensed Creamy Pumpkin	Condensed
Not tasted (see *Taste test exclusions*, right)	
THE GOOD TASTE COMPANY Roasted Pumpkin	Refrigerated, ready to serv
THE HOUSE OF WINSTON Fresh Pumpkin with Coriander and Ginger	Refrigerated, ready to serve
THE HOUSE OF WINSTON Fresh Thai Pumpkin & Red Pepper	Refrigerated, ready to serve

† *Prices are the price paid in February 2003.*

IN A NUTSHELL

- Our tasters generally weren't in raptures, *but the better-liked soups do make a quick and convenient meal.*
- Nutritionally they're mostly fine, *but a few will give you a reasonable chunk of your recommended daily salt intake.*

ANTHONY SAMUELS

A healthy meal?

A few of these soups are quite high in salt. The recommended upper daily limit of sodium for adults is 2300 mg, so some of these soups provide a fair chunk of that: **THE HOUSE OF WINSTON Fresh Pumpkin with Coriander and Ginger** would give you 56% of it in one serve, **BAXTER'S** would give you 49% and **CAMPBELL'S Velish** 46%. Something to take into account when choosing the rest of the day's meals.

If you're on a restricted or low-salt diet, try **HEINZ Very Special Creamy Pumpkin**, which contains 19% of the upper RDI per 290 g serve. Of the two most-liked soups, **CAMPBELL'S Country Ladle Butternut Pumpkin** contains the least sodium and also has one of the lowest fat and kilojoule contents per serve of all the soups we looked at.

Many of the soups don't provide a fibre figure on their packaging, but most pumpkin soups should provide around 2–3 g of fibre per serve.

Some of the soups also contain quite a bit of sugar, including **THE GOOD TASTE COMPANY Roasted Pumpkin** with four and a half teaspoons. As well as its high salt content, **CAMPBELL'S Velish** has about four teaspoons of sugar per serve, which might help explain its relatively good rating. **HEINZ Soup to Go Harvest Pumpkin** and **HEINZ Condensed Creamy Pumpkin** only have half a teaspoon of sugar — but the trialists didn't like them much.

How much pumpkin?

With the introduction of percentage labelling, manufacturers are now required to tell you how much of a 'characterising' ingredient is in their product. They have until the end of the year to phase out old packaging for most products, and a further year for long-life prodcuts like canned foods. Many of the soups we bought still didn't tell us how much pumpkin was in there.

Of the products that were labelled with the percentage of pumpkin, the majority contained at least 25%. The glaring exception was the **BAXTER'S Butternut Pumpkin and Red Pepper**, with just 7% butternut pumpkin. In fact, there was more carrot than pumpkin — 9%, plus 6% red pepper.

Many of the products without percentage labelling list pumpkin as the first ingredient (regulations require ingredients to be listed in decreasing order of quantity), but we'll await with interest the declaration of the actual amount. The more we find out about the amount of 'characterising' ingredient in some products, the more we understand why many manufacturers didn't want it to become mandatory on labels. We'll have an article on this very subject in an upcoming issue.

Profiles

These were the soups the trialists liked best, though even they scored only 65% and 60% respectively. Prices per serve are based on what we paid in Sydney in February 2003.

CAMPBELL'S VELISH BUTTERNUT PUMPKIN

Price: $1.99 per 375 g serve

- Thick texture.
- Fresh, mild, rich taste.

Trialists' comments

"Actually tastes like pumpkin."
"Tastes like pumpkin without being artificial."

CAMPBELL'S COUNTRY LADLE BUTTERNUT PUMPKIN

Price: $1.51 per 300 g serve

- Thick, grainy texture.
- Homemade, rich, tangy taste.

Trialists' comments

"Close to homemade."
"Tasted fairly real."

TASTE TEST EXCLUSIONS

Just as we were going to press we discovered some manufacturers had recently changed their soup formulations, so we can't report on their taste. These soups are listed at the bottom of the table with their new nutrition information for comparison.

OW THEY RATED | **2 NUTRITION INFORMATION**

Overall score	Texture score (%)	Taste score (%)	Serve size (g)	kJ per serve	Fat per serve (g)	Sodium per serve (mg)	Sugar per serve (tsp)	Price per serve ($)†
	70	60	375	680	3.4	1050	4.0	1.99
	60	60	300	490	2.7	870	2.0	1.51
	40	50	205	360	3.7	600	1.5	0.51
	60	30	290	630	5.2	440	1.5	1.35
	50	40	320	700	8.4	570	2.0	3.39
	40	40	265	560	1.7	680	1.0	1.35
	40	30	415	640	4.2	1120	2.0	2.67
	40	30	300	980	9.0	870	0.5	2.25
	30	30	210	520	4.3	580	1.5	0.41
	30	30	210	400	3.8	670	0.5	0.41
			350	700	6.3	320	4.5	3.29
			320	620	5.4	1300	2.0	3.35
			320	950	8.0	660	3.0	3.35

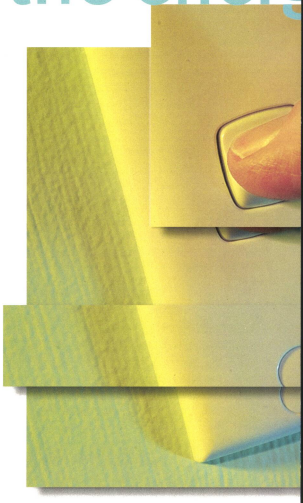
The soups were prepared according to the instructions on the package.

1 Overall score
Taste and texture were weighted equally to give the overall score.

2 Nutrition information
We looked at the nutrition attributes of these soups on a per serve basis. Kilojoules and sodium are rounded to the nearest 10, fat and sugar to the nearest 0.5 teaspoon.

make the energ

Most Australian households are now able to choose who they buy their electricity and/or gas from. But is a change worth the hassle?



IN A NUTSHELL

- **The higher your** *household's energy consumption, the more likely it is you can achieve some savings by switching to a negotiated contract.*
- **Some offers we received** *were the same as or even higher than the regulated tariff — not really an incentive for getting locked into a contract.*
- **Make sure** *you understand all costs, terms and conditions, and compare them to your current tariffs, before you sign a contract with an energy retailer.*

Most Australian households now have the power of choice about which company they buy their electricity and natural gas from. You're no longer stuck with a retailer depending on where you live, but can shop around for the best offer. The industry jargon for this is full retail contestability, or FRC.

In NSW and Victoria, there's competition for both electricity and gas. South Australia started electricity competition this January, and expects gas to start in the second half of the year. The ACT has delayed retail electricity competition until July 1, 2003, due to bushfire damage to the distribution network around Canberra. Queensland hasn't made a decision yet and the other states aren't connected to the national electricity market at this time.

WHAT ARE YOUR OPTIONS?

Under retail competition you have three options:

- If you're happy with what you're getting, or if you just want to wait and see how things develop, you don't have to do anything. In this case, you'll stay with your current retailer(s) under government-regulated tariffs and conditions, and a **standard form** or **deemed** contract.
- You can try to get a better deal by entering into a **negotiated** or **market** contract with your current retailer.
- You can try to get a better deal by entering into a **negotiated** or **market** contract with one of the other licensed retailers operating in your area.

After a fairly slow start, more and more households have been signing up for negotiated contracts. By the end of February 2003, about 76,000 small electricity customers (residential and small business) in NSW and about 125,000 in Victoria had switched to a different retailer.

According to the NSW government, many more had negotiated contracts with their existing retailer. In all, about 306,000 small electricity and/or gas customers in NSW were on a negotiated contract by the end of February.

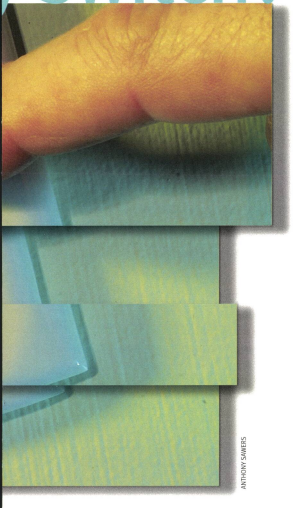
BEFORE YOU SIGN A CONTRACT

Don't sign anything unless you're 100% sure you know what you're signing up for. While there's a 10-day cooling-off period during which you can pull out of the contract without penalties, you're likely to be up for a fee if you want to terminate a contract prematurely after that.

When you compare offers from different retailers to your current tariff and conditions, make sure you have answers (and fully understand them) to all of the following:

- How much will you have to pay in total, including the energy tariffs, supply fee and GST?
- What's the duration of the contract?
- Are there any rebates (for example, for loyalty or for paying by direct debit) or penalties (for example, for not paying by direct debit or for early termination of the contract)?

switch?



ANTHONY SAMERS

- Can any of the terms and conditions, including any tariffs and fees, be changed by the retailer during the term of the contract?
- When will you be billed and what are your payment options?
- What are the conditions and fees for disconnection (for example, if you miss payments) and reconnection?
- Can you take the contract with you if you move house?
- Is there a complaints process?

POTENTIAL SAVINGS

When we asked retailers for quotes on four scenarios in NSW and Victoria (see *Our scenarios* and the table, page 31), we found the competitive energy market not very transparent at all. If you want to find the best offer, be prepared to put in some hard work getting offers and comparing them.

Only four of the retailers licensed in NSW and Victoria even provided energy offers for our scenarios. Three operate only in their home state, and even there only within limits — they may not operate in the whole state or not offer natural gas.

Surprisingly, some offers we received were the same as or even higher than the regulated tariff — not really an incentive for getting locked into a contract.

Green power offers can be very difficult to compare. Some products are accredited with the Sustainable Energy Development Authority; others aren't. Only certain energy sources can be accredited and accounting requirements have to be met. Then there are products covering all or only part of your electricity consumption. Check the table notes for details.

Other retailers (AGL, Australian Inland Energy and Water, Integral Energy, Origin and Powerdirect) declined to participate in our survey. They may still make you an offer if you approach them directly.

Shopping around may be worthwhile:

- Most of our scenarios can get a better deal somewhere when switching to a negotiated contract — if only around $50 per year or less in some cases.
- Large households and those outside the capital city could achieve higher savings than a small city household. Regulated tariffs for regional areas vary significantly, so the savings for our regional scenarios may not apply widely.
- Regulated green power products in NSW are very expensive, and switching to a green power contract is likely to achieve significant savings.

MORE INFO

For further information check CHOICE, June 2002, www.CHOICEextra.com.au (which contains info published in the June 2002 article) or the following useful contacts:

Government (general info)

- NSW: 1300 136 888; www.nsw.gov.au/electricity.
- South Australia: 1800 226 100; www.energy.sa.gov.au/home/competition/competition.htm.
- Victoria: 1300 134 575; www.esc.vic.gov.au/frc.

Ombudsman (complaints)

- NSW: 1800 246 545; www.ewon.com.au.
- South Australia: 1800 665 565; www.eiosa.com.au.
- Victoria: 1800 500 509; www.ewov.com.au.

Others

- Green power: www.greenpower.com.au.
- Energy Action Group: home.vicnet.net.au/~eag1.

THE RETAILERS

Each of the retailers that provided offers has its own terms and conditions, and you need to read them in full when shopping around (see *Before you sign a contract*, page 28). We've summarised the information that was relevant for our scenarios:

ACTEWAGL

Phone: 13 14 93; www.actewagl.com.au.

- Currently doesn't provide offers in Victoria.
- Currently doesn't provide natural gas offers outside its existing customer base.
- There's an $85 early termination fee if you cancel the contract after the 10-day cooling-off period and before 12 months.
- There's a 5 cents/day discount if you pay by direct debit. We included this in our scenarios.
- *GreenChoice* is an accredited green power product available to all customers by paying an additional cost for a fixed 10 kWh or 15 kWh of renewable electricity per day (49.5 ¢/day or 74.25 ¢/day, respectively).

COUNTRY ENERGY

Phone: 13 23 56; www.countryenergy.com.au.

- Natural gas is currently only available in some areas.
- All contracts currently taken out will last until December 31, 2005, in NSW, and until December 31, 2004, in Victoria.
- There's currently no incentive for paying by direct debit.
- There's an early termination fee of currently $22.
- *Country Green* is an accredited green power product available to all customers. On the regulated tariff you pay an additional 5.5 ¢/kWh for peak and off-peak electricity from renewable sources. Customers on a negotiated contract may get different conditions. For example, for all our scenarios 100% *Country Green* was offered for an additional 35 ¢/day.

ENERGY AUSTRALIA

Phone: 13 15 35; www.energy.com.au.

- Currently doesn't provide offers in Victoria.
- Minimum contract term is three years.
- There's an early termination fee based on the remaining time of the contract and the products chosen. It varies from $50 to $200.
- Payment methods other than direct debit incur a fee of $2/month. We didn't include this fee in our scenarios.
- *PureEnergy* is an accredited green power product available to all customers. You pay a higher amount per kWh for peak and off-peak electricity from renewable sources. There's no early termination fee.
- *ClearAir* is a green power product only available to customers who currently use electricity and gas, and enter a negotiated dual fuel contract. It's not accredited, and has an early termination fee. You pay an additional $3 per week.

TXU

Phone: 13 34 66; www.txu.com.au.

- Currently doesn't provide offers in NSW.
- There are no fixed-term contracts and no early termination fees.
- There's a loyalty rebate after each 12 months: $25 for electricity-only customers, $50 for dual-fuel customers. We included these in our scenarios.
- There's an annual direct debit rebate of $30 for electricity-only customers, and $60 for dual-fuel customers. We included these in our scenarios.
- *EnviroEnergy* is an accredited green power product available to all customers by paying an additional 5.28 ¢/kWh of peak and off-peak electricity (for 100% green power).

Our scenarios

We asked energy retailers in NSW and Victoria to provide offers for four household scenarios in each state. The starting assumption is that the households are still with their original energy retailer(s) on regulated tariffs.

For each scenario, we asked retailers to provide offers for 'normal' electricity and for 100% green power (where all the household's electricity comes from renewable energy sources). Some retailers offer a one-year contract, for others you have to sign up for several years.

The quotes are based on bill payment by direct debit (note that some retailers apply additional fees if you don't want to do this).

We also included any rebates (for example, a loyalty rebate) offered by retailers, so the savings listed in our table represent the best case for each scenario.

If you're currently with the same retailer(s) as one of our scenarios, and your household's energy consumption is similar, you're likely to get similar savings from entering into a negotiated contract. However, if you're currently with a different retailer, the savings in our table may not apply to you.

South Australia wasn't included in this survey because our research started before negotiated power contracts were widely available there.

Here's what's behind our scenarios:

- **Couple close to city centre:** A couple living in a two-bedroom apartment or house close to the centre of the state's capital city (Glebe in Sydney, Prahran in Melbourne). It's an all-electric household without air conditioning, consuming about 6000 kWh of peak electricity per year.
- **Family in typical city suburb (all-electric):** A family of four living in a house in a typical suburb in the capital city (Turramurra in Sydney, Brunswick in Melbourne). It's an all-electric household with air conditioning, consuming about 13,000 kWh of peak and about 4500 kWh of off-peak (hot water) electricity per year.
- **Family in typical city suburb (gas/electric):** A family of four as above, but using natural gas for heating, hot water and cooking, and using about 8000 kWh of peak electricity and about 40,000 MJ of gas per year.
- **Family in regional centre:** A family of four living in a regional centre (Albury in NSW, Ballarat in Victoria). It's an all-electric household with air conditioning, consuming about 13,000 kWh of peak and about 4500 kWh of off-peak (hot water) electricity per year.

Scenario (see *Our scenarios*, below, for details)	CURRENT RETAILER				SAVINGS COMPARED TO REGULATED TARIFF ($ / YEAR)			
	Electricity	Gas	Green power (%)	Regulated tariff ($ / year)	ActewAGL	Country Energy	Energy Australia	TXU
VICTORIA								
Couple close to city centre (all electric)	Origin	na	0	991	na	30	na	58
Couple close to city centre (all electric, green)	Origin	na	100	1043	na	**(B)**	na	**(B)**
Family in typical city suburb (all electric)	Origin	na	0	2186	na	**(B)**	na	**(B)**
Family in typical city suburb (all electric, green)	Origin	na	100	2238	na	**(B)**	na	**(B)**
Family in typical city suburb (gas/electric)	Origin	TXU	0	1757	na	63 **(C)**	na	134
Family in typical city suburb (gas/electric, green)	Origin	TXU	100	1809	na	**(B)**	na	**(B)**
Family in regional centre (all electric)	Origin	na	0	2543	na	17	na	102
Family in regional centre (all electric, green)	Origin	na	100	2595	na	**(B)**	na	**(B)**
NSW								
Couple close to city centre (all electric)	Energy Australia	na	0	723	46	**(B)**	**(D)**	na
Couple close to city centre (all electric, green)	Energy Australia	na	100	1156	208 **(A)**	281	0	na
Family in typical city suburb (all electric)	Energy Australia	na	0	1672	114	10	**(D)**	na
Family in typical city suburb (all electric, green)	Energy Australia	na	100	2965	1136 **(A)**	1162	0	na
Family in typical city suburb (gas/electric)	Energy Australia	AGL	0	1657	na	1 **(C)**	140 **(E)**	na
Family in typical city suburb (gas/electric, green)	Energy Australia	AGL	100	2235	na	438 **(C)**	**(D)**	na
Family in regional centre (all electric)	Country Energy	na	0	1819	180	90	**(D)**	na
Family in regional centre (all electric green)	Country Energy	na	100	2782	872 **(A)**	912	**(D)**	na

na *No offer provided.*

(A) *Green power covers only 15 kWh/day. This represents 91% of the couple's electricity consumption and 42% of the family's.*

(B) *No savings: the offer provided was higher than the regulated tariff.*

(C) *Electricity offer only, gas is still provided under the regulated tariff.*

(D) *Just as we went to press, Energy Australia told us the figures it had given us were no longer current, but it was unable to give us updated figures in time to print.*

(E) *Over three years, not one year like the others.*

An indoor BARBECUE?

Are the days of sizzling your sausages using your oven grill or frypan over?

IN A NUTSHELL

- **As long as you don't expect** *one of these grills to produce food that tastes barbecued, you might find it a useful and convenient addition to your appliance cupboard.*
- **While they're often promoted** *as being a healthy low-fat cooking method, there isn't much difference between using one of them and your oven or barbecue grill.*

If you watch daytime or late-night TV, chances are you've seen some of these so-called 'health' grills advertised as the ultimate in low-fat cooking. In fact, there's very little difference between using one of these grills and your oven grill or barbecue in terms of adding fat to the food — it's the fat it starts off with that counts. Unless you add fat onto the grill, the amount you're left with will be similar whatever grilling technique you use.

But while nutritionally there's probably little difference between using one of these grills and your existing oven grill, you might find these standalone grills more convenient and many are easier to clean.

Continued on page 34.

Models in the *What to buy* list (far right) are profiled. Prices are recommended retail, as provided by manufacturers in April 2003, except for the Sunbeam, where it's the average retail price.

PHOTOS: ANTHONY SAMMES

Grill presses

DELONGHI CG 248 GRIIA TUTTO CIACK

Price: $169

Good points

- Excellent performance in all cooking tests (see page 34 for what we cooked).
- Three cooking positions: as well as being a grill press, it can fold all the way open to act as an open grill, or the lid can be locked into a raised position above the bottom plate so it can do jobs like melt cheese on a pizza.
- Variable temperature control.
- Grill plates are removable and dishwasher-safe.

Bad points

- No drip tray.
- Awkward to store.
- A narrow crevice at the front of the grill can be difficult to clean.

BREVILLE TG900 PROFESSIONAL GRILL AND SANDWICH PRESS

Price: $149

Good points

- Excellent performance in all cooking tests.
- Can also be used with the lid open so you can use the base as an open grill.
- Variable temperature control.
- Scratch-resistant coating lets you use metal utensils.
- Cord storage.

Bad points

- Non-removable grill plates.
- Not dishwasher-safe.
- Awkward to store.
- Lower plate slopes down, so food can slide to the front.
- A little awkward to clean.

Open grills

BREVILLE HG8 CHAR GRILL PLUS

Price: $59

Good points

- Excellent results for both the mixed grill and hamburgers.
- Removable grill plates.
- All parts are dishwasher safe except the temperature probe.
- Splatter guard.
- Compact and easy to store.
- Easy to clean.

Bad points

- The temperature probe is at the back and a little awkward to reach.
- No drip tray; there's a channel to drain runoff but it may overflow.

SUNBEAM SIZZLING GRILL HG2300

Price: $75

Good points

- Excellent results for both the mixed grill and hamburgers.
- Removable grill plates and drip tray.
- All parts are dishwasher safe except the temperature probe (electrical cord) and splatter guard.
- Splatter guard.
- Its compact shape means it's easy to store and to clean in the kitchen sink.

Bad points

- None to mention.

TEFAL EXCELIO 2

Price: $170

Good points

- Excellent results for both the mixed grill and hamburgers.
- The grill plates and drip tray are dishwasher-safe.
- Removable grill plate and drip tray.
- It has a flat grill plate as well as a ridged one; it's stored under the drip tray.
- Fairly easy to store.

Bad points

- Water must be added to the drip tray before use.
- It can be awkward to clean between the ridges of the grill plate.
- No splatter guard.

KAMBROOK KG20 INDOOR BBQ GRILL

Price: $60

Good points

- Excellent results for both the mixed grill and hamburgers.
- The grill plate, drip tray and base are dishwasher-safe.
- Removable drip tray.

Bad points

- The grill plate is attached to base and isn't removable, so it's awkward to wash in a kitchen sink.
- No splatter guard.
- It can be awkward to clean between the ridges of the grill plate.

WHAT TO BUY

Grill press	
DELONGHI CG 248 Griia Tutto Ciack	$169
BREVILLE TG900 Professional Grill and Sandwich Press	$149
Open grill	
BREVILLE HG8 Char Grill Plus	$59
SUNBEAM Sizzling Grill HG2300	$75
TEFAL Excelio 2	$170
KAMBROOK KG20 Indoor BBQ Grill	$60

From page 32.

We looked at two types — open grill and grill press. An open grill is a bit like an indoor barbecue, while a grill press is more versatile. The top plate is lowered onto the bottom plate to press on the food and cook it on the top and bottom at the same time, which also means it cooks faster. It can also be used as a sandwich press (the hinges 'float' so as not to press on the food so tightly) and for toasting foods like Turkish bread and focaccia; some can also be used like an open grill. The top plate of the **DELONGHI** can also be locked above the bottom plate to melt cheese, for instance.

WHAT WE COOKED

Grill press

We did four cooking tests — hamburgers and fillet steak using the grill press, a mixed grill (sausages, lamb cutlets, tomato halves and bacon) using the open-grill function on the **BREVILLE** and **DELONGHI**, and Turkish bread (with ham, cheese and marinated vegetables) using the sandwich press function.

Open grill

For the open grills we cooked the mixed grill, and grilled hamburger patties to compare them with the grill-pressed ones. ■

NOT QUITE A BARBIE

Unfortunately a barbie just ain't a barbie without smoke and flame. These grills don't produce either, so they won't produce food with that distinctive barbecued flavour. However, you do get the barbecued chargrill look, with bars across the food.

WHAT ABOUT THE REST

Grill presses

- The **GEORGE FOREMAN** grills scored lowest for ease of use. We also found a dangerous design fault on both of them — see *Too hot to handle*, right. However, their cooking results were excellent.
- The **RONSON** was also among the lowest for ease of use — the plates aren't removable for cleaning, it's not dishwasher-safe and the round shape can be awkward for storage. There's also an exposed area at the back that gets quite hot, so you need to keep the cord away.
- The **SUNBEAM Easy Clean Contact Grill** doesn't brown meat very well and its deep, narrow ridges make it difficult to clean. The grill plates aren't removable or dishwasher-safe. It was rated 'very good' for cooking though.

Open grills

- The **SUNBEAM BBQ Grill HG 055** is bulky and difficult to store, awkward to wash in a sink or fit into a dishwasher. Cleaning between the ridges is also a bit awkward. It did rate 'excellent' for cooking, however.
- The **TIFFANY** grill didn't cook nearly as well as any of the others in the test. It isn't dishwasher-safe, and is bulky and can be hard to store and wash in a kitchen sink.

* *Check the manual for specific parts that can go in a dishwasher.*

** *Height includes splash guard.*

*** *Recommended retail price (rounded to the nearest $1), as provided by manufacturers in April 2003, except for the Sunbeams where they're average retail prices.*

(A) This model is being superceded in August 2003.

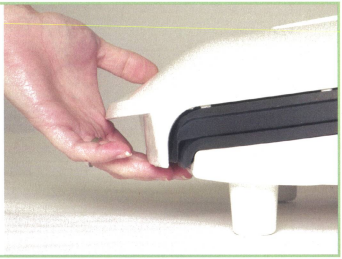
(B) But it's too big; we couldn't fit it into a dishwasher.

Brand / model (in rank order within groups)	1 Overall score (%)	2 Cooking score (%)	3 Ease of use score (%)	Major parts dishwasher-safe*	Dimensions (W x D x H, mm)**	Warra (years
GRILL PRESS						
DELONGHI CG 248 Griia Tutto Ciack (A)	92	94	90	✓	410 x 310 x 140	1
BREVILLE TG900 Professional Grill & Sandwich Press	91	96	83		380 x 350 x 150	1
GEORGE FOREMAN GR30WHT (white)	82	90	70		350 x 380 x 170	1
GEORGE FOREMAN GR36TMR Jumbo with Timer	81	90	68		420 x 400 x 180	1
RONSON 2HU9057 Health Smart Grill	80	84	75		380 x 340 x 150	1
SUNBEAM Easy Clean Contact Grill GC2600	80	83	75		290 x 360 x 140	1
OPEN GRILL						
BREVILLE HG8 Char Grill Plus	91	90	93	✓	370 x 310 x 150	1
SUNBEAM Sizzling Grill HG2300	91	90	93	✓	420 x 290 x 190	1
TEFAL Excelio 2	90	95	83	✓	530 x 270 x 130	1
KAMBROOK KG20 Indoor BBQ Grill	87	90	83	✓	510 x 290 x 90	1
SUNBEAM BBQ Grill HG 055	84	90	75	✓ **(B)**	540 x 370 x 150	1
TIFFANY Grill Master GR2782	75	75	75		500 x 360 x 120	1

Too hot to handle

The base of the grills gets very hot, and on all the grill press models except the two **GEORGE FOREMAN**s, the handle is designed to prevent you from touching the base when you're opening it. On these two models you can quite easily touch the base when opening the grill press, as our tester painfully found out. The instructions recommend that you use an oven mitt, but we don't think many people would think to or should need to with this sort of appliance.

In addition, the cord on one of the **GEORGE FOREMAN** models started to melt, as the design of both models allows it to sit too close to an exposed area at the back of the grill, which also gets very hot. The **RONSON** also has this exposed area. You'd need to make sure the cord was safe every time you used these models.



DISHWASHER-SAFE?

We were surprised to see claims on four of the grills that the whole grill, including the element, is dishwasher-safe — we were concerned about water around electrical contacts and the possibility of corrosion.

So we ran three of these grills (**BREVILLE Char Grill Plus, KAMBROOK Indoor BBQ Grill** and **SUNBEAM Sizzling Grill**) through the dishwasher on a normal cycle five times and then checked to see whether they still worked and whether the non-stick surfaces showed any signs of wear. (The **SUNBEAM BBQ Grill** also says it's dishwasher-proof, but we couldn't fit it in.)

All models passed the test, although there was slight rust discolouration on all of them, especially the **KAMBROOK**.

The **DELONGHI** and **TEFAL** are partly dishwasher-safe: the removable grill plates, as well as the separate base (drip tray) with the **TEFAL**.

gin	Manufacturer / distributor	Price ($)***
y	Parex Industries	169
ina	Breville	149
ina	Salton Maxim Housewares	100
ina	Salton Maxim Housewares	160
ina	Breville	90
ina	Sunbeam	76
ina	Breville	59
ina	Sunbeam	75
nce	Tefal	170
ina	Breville	60
ina	Sunbeam	124
ina	GAF Control	60

1 Overall score
The overall score is made up of 60% for the cooking score and 40% for ease of use.

2 Cooking score
See *What we cooked*, above left.

3 Ease of use score
This includes 50% for ease of use while cooking, which took into account how easy the controls are to use, how comfortable the handle is and ease of storage. The other 50% is for ease of cleaning.

What to look for

- A drip tray — in this test all models except the **BREVILLE HG8 Char Grill Plus** and the **DELONGHI** have one.
- Upright storage lets you store the grill in an upright position to save space — only the **RONSON** and **SUNBEAM Easy Clean Contact** grills are designed for this.
- On a grill press, a temperature control. Of the tested models, only the **BREVILLE TG900 Professional Grill and Sandwich Press** and the **DELONGHI** allow you to manipulate the temperature; on the others it's set.
- With an open grill, it's handy to have a flat section as well as a ridged grill, so you can cook your eggs, say, at the same time as the steak. The **SUNBEAM BBQ Grill, TEFAL** and **TIFFANY** grills have both, although the **TEFAL**'s flat plate is separate and so not quite as handy.
- Removable grill plates and drip tray for easier cleaning.

Mobile PHONES

Feature-packed, but does the phone itself work well?

IN A NUTSHELL

- **Most of the 28 phones** *we tested should do the job OK. The trick is to get one within your budget that has the features you want, and is available with a plan that's right for you.*
- **Don't throw your old phone** *into the garbage when it's broken — there's a nationwide recycling scheme.*

Despite the marketing hype for new functions such as built-in digital cameras or even video cameras, making phone calls is still what most people use their mobile for. Our latest test of mobile phones shows how well they do it, and reveals that handsets are still becoming smaller and lighter despite being more feature-packed.

The tested models can be used on the Australian digital GSM (Global System for Mobile Communications) networks from Telstra, Optus and Vodafone. And GSM is also widely used overseas, so chances are you can take your mobile with you and use it when you travel.

However, if you use your mobile a lot outside major centres in Australia, GSM may not be the best choice because of its limited coverage in such areas compared to the CDMA (Code Divisional Multiple Access) network (which replaced the old analogue network). We'll be looking at CDMA handsets in an upcoming issue of CHOICE.

NEW TESTS

Modern mobiles do their main job — phone calls — better and better. To better differentiate between models, we revised our test methods and included sound quality and sensitivity measurements (see the notes, page 40, for details).

This means the new test results aren't comparable with those in our last publication (CHOICE, July 2002). But we've retested a number of older models that are still available and report on them again in this article.

MAIN RESULTS

Sound quality: While we found fairly big differences in the technical test results between some models, there's not that much between models in real-life. The overall standard of sound quality is good, and factors such as network or atmospheric conditions have a much bigger impact than the difference between handsets.

Sensitivity: While handsets are improving in general, there are big differences between models. If you use your phone a lot in areas with poor coverage, look for a model with a comparatively high sensitivity score.

Battery capacity has generally managed to keep up well with increasing power demands for additional features and functions (for example, large colour displays are becoming more common).

Ease of use: Basic daily functions are usually easy enough to manage with most tested models. However, using the phones' increasing number of sometimes complex functions requires an easy-to-read instruction manual. Unfortunately, this was the exception rather than the rule.

Our user panel found the displays on a number of phones too small for using SMS comfortably.

A small handset often means small keys, and some modern keypad designs have moved away from the classic key layout. Check the models you're interested in before you buy, and see what you're comfortable with.

Durability: All the tested handsets are tough little critters — we found some minor physical damage in our severe tumble test, but none of the phones was left unusable.

For the first time, we also tested how well the phones cope with water (see note 7, page 41, for details). While some models had problems right

after the test, they all recovered once they were allowed to dry again. (Note that the water resistance tests weren't carried out for retested models from last year.)

RADIATION VALUES

In Australia, all new mobiles carry an A-tick label, which means they meet the Australian safety limit for radio frequency exposure. According to the Australian Mobile Telecommunications Association (AMTA), they should all be considered equally safe.

However, if you're still concerned, it's now easier to pick a model with particularly low emissions. All phones released since October 2001 come with information (in their manual or a separate brochure) about their specific absorption rate (SAR) — the amount of radio-frequency energy absorbed by the body when you're using the phone (see note 10, page 41, for more).

The published figure is based on the phone working at maximum power. This is a worst-case value and doesn't reflect your exposure in everyday use, as mobile phones constantly adapt to the minimum power required to make a call in order to optimise battery life.

For more information, check AMTA's website on www.amta.org.au/sar.

PHONE RECYCLING

If you have a phone, battery or accessories you want to get rid of, don't throw them in the bin. That's especially true for older-style NiCad batteries, which shouldn't end up in landfill as toxic cadmium can potentially leak into waterways and damage the environment. None of the tested models has a NiCad battery (see *Features and functions*, page 38).

However, all battery types and the phone's circuit boards and plastic housing contain resources that can be recovered and reused. There's a free recycling scheme initiated by AMTA. You can return your old phone, battery and accessories to any retail outlet featuring the symbol pictured right.

BEST PERFORMERS

NOKIA 6100	$749
NOKIA 6610	$699
NOKIA 7210	$899
SAMSUNG SGH-N500	$399
MOTOROLA V60i	$507

These models are the best performers overall, but most of the others should do the job if they have the features and functions you want.

The model you choose will depend on your budget and needs. For example, if a particular performance aspect, a specific feature, or small size is essential for you, a model further down the table that still works fine may be the one for you.

PROFILES

These are the top performers in our test, but most of the other tested models should do the job if they have the features and functions you want. Prices are recommended retail according to manufacturers in May/June 2003.

NOKIA 6100 / 6610 / 7210

Price: $749 / $699 / $899

Small and lightweight phones with colour display and a long-lasting and fast-charging battery.

Features include multimedia messaging service (MMS) compatibility (you can attach an optional digital camera, but there's no voice recording), hands-free use, triband and a built-in FM radio (except the **6100**). They don't have voice dialling. See *Features and functions*, below, for details.

The keyboard layout of the **7210** (far right) may take some getting used to.

MOTOROLA V60i

Price: $507

Small phone with a long-lasting battery (however, it's one of the slowest to recharge). One of the best models for sound quality. It's comparatively heavy. Features include voice dialling and recording, triband and a built-in FM radio (but the necessary stereo headphones have to be purchased as an option). It doesn't have a colour display or multimedia messaging.

SAMSUNG SGH-N500

Price: $399

Small and lightweight phone. Best in the test for sensitivity and one of the best for sound quality, but has comparatively short battery time-in-use.

Features include voice dialling and recording, but it doesn't have a colour display or multimedia messaging.

Features and functions

Features in the table (see page 41 for which model has which):

- **GPRS**: This stands for 'general packet radio service', and is a faster version of WAP (see right). Information can be accessed more quickly, and you're charged for the amount of information you download rather than the time you're connected.
- **MMS**: This stands for multimedia messaging service, and allows you to send/forward and receive picture and sound messages. You can send an MMS message to another MMS-compatible phone (and the recipient can watch it on their phone), a non-MMS-compatible phone (and the recipient can access the message on the network provider's website), or any email address.

The type of message you can create yourself depends on your phone's technology. Some phones have a built-in **digital camera** (such as the **NOKIA 7650** and **PANASONIC GD88** in our test), or allow you to attach one, so you can take digital photos and send them on. If your handset has **voice recording**, you can also record voice messages and send them on.

- **Voice recording**: Allows you to record voice memos or reminders, and messages you can send if your phone is MMS-compatible (see above).

3G IS HERE

3G stands for 'third generation', and brings, among other things, video to your mobile:

- Some handsets have a built-in digital video camera, so two people with such handsets can see each other while talking.
- Or you can record video clips with them and send them to another 3G handset.
- You can access internet-style news services including video clips.

All the major providers have launched 3G networks, but not all offer the full range of functions yet. You can use some of the functions only if the person you're calling also has a 3G handset, so it'll probably take quite some time until you can take full advantage of the technology.

Limited use: The digital cameras available with some mobiles are currently still only toys rather than a replacement for a proper digital camera. The photos you take with them may look sharp on your phone's display, but when sent to another mobile, and especially when sent as an email attachment to a computer, the quality is quite poor. The photos above give an idea of the range — clockwise from top left: Digital camera with 4 megapixels; Siemens S55 attachable camera with 0.31 megapixels; Panasonic GD88 built-in camera with 0.023 megapixels.

- **Voice dialling**: Allows you to record a word (for example, the name of the person) together with a phone number, and to dial the number by saying that word.
- **Hands-free use**: Models with this feature have a speakerphone that allows to you make a call without holding the handset. This can be useful, for example, when you're driving (although we recommend you don't drive while making a long or involved call), or when several people want to listen to a call.
- **Triband** models can also be used on the 1900 MHz frequency band used in the US as well as on the two bands available in Australia (see *Dual band*, right). So this is useful if you're planning to use your mobile there.

FEATURES AND FUNCTIONS MOST HAVE:

- **Vibration alarm**: You can set the phone to vibrate instead of ring — useful if you need to have your phone on while you're in a meeting or restaurant, where a ringing phone would bother others. All the tested models have this function.
- **Li-ion** or **Li-polymer battery** (except the **ALCATEL One Touch 311**, which has an NiMH battery).
- **Dual band**: They can operate in both the 900 MHz and 1800 MHz frequency bands used by Australian GSM networks.
- **SMS**: Allows you to send and receive short text messages (also see MMS, left). All the tested models have this function.
- **Phonebook memory** on the phone (except **ALCATEL One Touch 311**).
- At least seven one- or two-touch **fast-dial memories** (except the **ERICSSON R600** and **SONY ERICSSON T68i**, which only have one).
- **Alarm** (except the **MOTOROLA C330**, **E360** and **V70**).
- **WAP**. This stands for 'wireless application protocol', and allows you access to web-like applications available over the mobile network. You can use your mobile to receive and display information on certain topics (such as the weather, sports results or the share market), buy goods or book tickets, and send and receive email.

WAP is quite slow, and you're charged for the time you're connected to download information. However, see GPRS, left.

	PERFORMANCE								
Brand / model (in rank order)	**1 Overall score** (%)	**2 Sound quality score** (%)	**3 Sensitivity score** (%)	**4 Battery score** (%)	**5 Ease of use score** (%)	**6 Portability score** (%)	**7 Durability score** (%)	**8 Time in use** (hr)	**Ch tim** (mi
NOKIA 6100	74	62	77	83	71	84	76	58	70
NOKIA 6610	73	61	70	86	73	79	76	63	79
NOKIA 7210 **(A)**	73	59	71	86	72	79	70	63	79
SAMSUNG SGH-N500 **(A)**	73	67	83	66	74	68	96 **(B)**	40	116
MOTOROLA V60i	72	65	76	82	68	67	74	62	198
LG G7020	71	69	64	84	65	73	76	63	120
NOKIA 8310 **(A)**	71	60	71	74	73	72	100 **(B)**	56	168
SIEMENS C 55	71	63	77	66	69	82	79	42	109
MOTOROLA C300	70	61	79	74	62	78	82	54	185
SIEMENS S 55	70	53	72	76	69	81	81	55	107
ALCATEL One Touch 525	69	65	79	67	59	83	78	51	183
ALCATEL One Touch 715 **(A)**	69	63	81	66	62	76	82	50	188
MOTOROLA T720	69	68	57	72	76	68	80	45	158
MOTOROLA V70	69	59	76	64	66	79	94 **(B)**	33	142
NOKIA 3530	69	51	75	85	67	65	78	82	200
SIEMENS ME 45	69	61	59	71	79	65	99 **(B)**	52	128
MOTOROLA E360	68	56	76	71	65	71	84	45	116
SONY ERICSSON T68i	68	50	70	83	66	74	73 **(B)**	59	125
SAGEM MY X-5	66	61	77	61	60	74	79	40	195
SAGEM MY X-5d	66	61	77	61	59	74	75	40	195
SONY ERICSSON R600	66	56	71	65	62	72	100 **(B)**	43	197
ALCATEL One Touch 311	65	64	71	60	57	64	99 **(B)**	41	161
PANASONIC GD88	65	57	74	73	55	68	77	53	80
SONY ERICSSON T100	65	51	71	68	58	85	88	41	103
SONY ERICSSON T200	65	54	66	79	55	77	82	59	165
SONY ERICSSON T600	65	55	57	76	58	90	84	48	113
MOTOROLA C330	63	51	66	59	65	79	72	36	180
NOKIA 7650 **(A)**	63	47	79	66	68	35	75	40	79

* *Including battery.*

** *With lid closed where applicable.*

† *Recommended retail price, according to manufacturers in May/June 2003.*

(A) *This model has been discontinued, but you may find some stock still available.*

(B) *These models are from our previous test, so durability is based on shock-resistance and workmanship only, not water resistance too.*

(C) *According to the manufacturer, this model will be MMS-compatible soon.*

(D) *Attachable camera included.*

(E) *Six months for the battery.*

1 Overall score

The overall score is based on a combination of the following scores:

- Sound quality: 20%.
- Sensitivity: 20%.
- Battery: 20%.
- Ease of use: 25%.
- Portability: 10%.
- Durability: 5%.

2 Sound quality score

For both incoming and outgoing calls, we carried out a number of acoustic measurements, such as frequency response. In addition, a user panel subjectively rated the sound quality of calls.

3 Sensitivity score

In both the 900 MHz and 1800 MHz bands we measured the phones' sensitivity and sending power.

4 Battery score

This score is mainly based on the time-in-use result (see note 8), but we also considered the charging time, the battery's weight and the battery status warning.

5 Ease of use score

A user panel assessed the following:

- Instruction manual.
- Daily use (for example, ease of answering a call, storing a number into memory and dialling a number stored into memory).
- SMS use (writing and receiving an SMS, and suitability of the display for SMSing).
- Ergonomic features, such as the ease of using the keys and menus.

EATURES								SPECIFICATIONS						
our play	GPRS	MMS	Digital camera	Voice recording	Voice dialling	Hands-free use	Triband	10 Claimed SAR (W / kg)	Antenna	Weight (g)*	Dimensions (L x W x D, mm)**	Warranty (months)	Manufacturer / distributor	Price ($)†
	✓	✓	Optional			✓	✓	0.60	Internal	77	102 x 43 x 17	12	Nokia	749
	✓	✓	Optional			✓	✓	0.63	Internal	84	106 x 45 x 19	12	Nokia	699
	✓	✓	Optional			✓	✓	0.63	Internal	85	106 x 45 x 18	12	Nokia	899
				✓	✓			1.60	Internal	90	110 x 46 x 23	12	Samsung	399
	✓			✓	✓		✓	0.52	Fixed	110	87 x 48 x 25	12	Motorola	507
	✓			✓				1.00	Fixed	101	88 x 46 x 22	12 **(E)**	LG Electronics	999
	✓			✓	✓			0.82	Internal	84	97 x 44 x 20	12	Nokia	599
	✓				✓	✓		0.49	Internal	79	101 x 44 x 21	12 **(E)**	Siemens	329
					✓			0.95	Internal	84	106 x 45 x 21	12	Motorola	259
	✓	✓	**(D)**	✓	✓	✓	✓	0.53	Internal	81	101 x 47 x 20	12 **(E)**	Siemens	899
	✓			✓	✓	✓		0.60	Internal	77	98 x 42 x 22	12 **(E)**	Alcatel	299
	✓			✓	✓	✓		0.35	Internal	88	116 x 45 x 21	12 **(E)**	Alcatel	499
	✓			✓	✓			0.93	Fixed	105	91 x 47 x 23	12	Motorola	521
	✓				✓			0.97	Fixed	80	94 x 47 x 20	12	Motorola	564
	✓	✓			✓			0.69	Internal	108	118 x 50 x 23	12	Nokia	399
	✓			✓	✓	✓		0.98	Internal	101	110 x 48 x 24	12 **(E)**	Siemens	499
	✓				✓			0.40	Internal	87	115 x 45 x 22	12	Motorola	199
	✓	✓	Optional	✓	✓		✓	0.38	Internal	86	101 x 48 x 20	12	Sony / Ericsson	959
	✓	**(C)**				✓		0.64	Internal	93	104 x 46 x 20	12	Sagem	449
	✓	**(C)**				✓		0.64	Internal	93	104 x 46 x 20	12	Sagem	449
	✓							0.89	Internal	84	105 x 46 x 21	12	Sony / Ericsson	320
						✓		0.97	Internal	101	105 x 43 x 25	12 **(E)**	Alcatel	199
	✓	✓	Built-in	✓	✓	✓	✓	0.63	Fixed	103	97 x 49 x 25	12 **(E)**	Panasonic	1099
								0.84	Internal	75	100 x 44 x 18	12	Sony / Ericsson	275
	✓						✓	0.63	Internal	83	106 x 49 x 24	12	Sony / Ericsson	359
							✓	0.80	Internal	64	92 x 41 x 19	12	Sony / Ericsson	569
	✓				✓			0.55	Internal	75	100 x 43 x 19	12	Motorola	250
	✓	✓	Built-in	✓	✓	✓		0.35	Internal	155	115 x 57 x 26	12	Nokia	1099

6 Portability score

Among other things we assessed the weight and volume of the phones and the ease of locking and unlocking the keypad.

7 Durability score

- **Shock resistance:** We put the phones in an 80 cm diameter barrel that was then turned, simulating falls from, say, a table or out of a shirt pocket. After five, 15 and 25 turns the phones were checked for damage. There was a maximum of 50 falls. This is a fairly severe test.
- **Water resistance:** We stored the phones in hot, damp conditions, and carried out a rain test.
- **Workmanship:** We assessed the build-quality of the phones.

8 Time in use

These results depend on network conditions, so are comparative only. Also, if you choose a different battery, the times are likely to be different.

We checked how long the supplied battery lasted in our simulated usage cycle: for 10 hours a day we made one three-minute call per hour, and left the phone on standby between calls. We switched the phone off for the remaining 14 hours. This test is more meaningful and realistic than the maximum talk time that's often quoted by manufacturers.

9 Features

See *Features and functions*, page 38, for an explanation of these.

10 Claimed SAR

The specific absorption rate as claimed by the manufacturer. See *Radiation values*, page 37, for more information.

PICK A PHONE

Go to www.choiceextra.com.au to find our interactive selector that'll help you choose a mobile phone with the features and functions you want.

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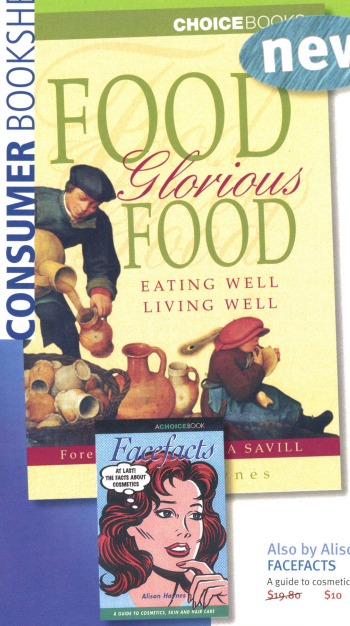


FOOD GLORIOUS FOOD

Alison Haynes

"I love this book. It dispels lots of myths, gives you plenty of inspiration at the same time, and makes you feel healthier just reading it! In other words, it's the perfect little kitchen reference book. Tuck it in your bag with your shopping list, or like me, give it pole position on your cookbook shelf."

Joanna Savill, Presenter SBS TV's *'The Food Lover's Guide to Australia'*

If you like eating healthy food but are confused by all the 'expert advice' out there, *Food Glorious Food* will simplify things so that eating well isn't a strain.

It covers topics such as: what a balanced diet really is, food labelling, processing, eating the right foods, reducing fat in your diet without feeling deprived, what different nutritional terms actually mean, and much more.

Whether you're the family cook wanting healthy food for all, or a gourmet eater needing to know just where to draw the line, *Food Glorious Food* has the information for you. Written by the author of *Facefacts*, it demystifies the 'expert advice' and makes healthy eating accessible to all.

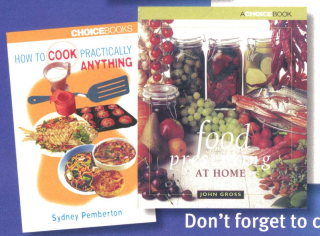
Originally ~~$25~~
but from us $22.50 CODE: FGF

Also by Alison Haynes

FACEFACTS

A guide to cosmetics, hair and skincare.

~~$19.80~~ $10 CODE: FF



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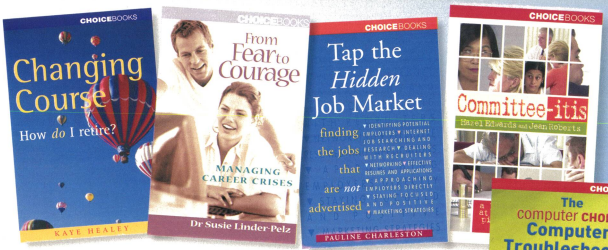

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All you need to know about the chemicals you use around your home.

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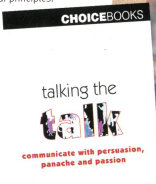

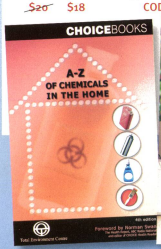

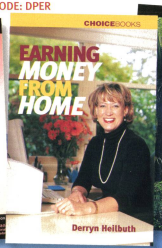

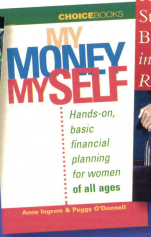

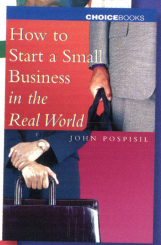

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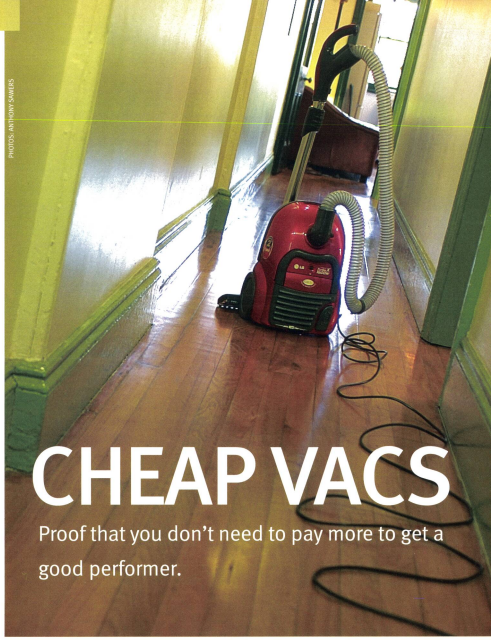

PHOTOS: ANTHONY SAMUELS

CHEAP VACS

Proof that you don't need to pay more to get a good performer.

IN A NUTSHELL

- **We tested some of the cheapest vacuum cleaners** *we could find on the market, and most of them performed well.*
- **Despite marketing claims,** *higher power (wattage) doesn't guarantee a vac will clean better.*

Vacuuming's still a chore, but the good news is that you don't need to spend a fortune to buy a cleaner that does the job well.

We tested some of the cheapest models we could find on the market — 11 barrel and two upright models. The uprights didn't work well and are bringing up the rear of the table (page 46). Historically barrels were easier to use but uprights removed more dirt. In recent tests they've been quite a mixed bag. You can't just buy an upright for guaranteed better performance any more.

MORE POWER, BETTER CLEANER — RIGHT?

Wrong. Don't bother taking your bowling ball with you to assess which cleaner will get the most dirt from your floors. Our tests have shown time and again that higher power doesn't necessarily translate into a better cleaner. This time's no exception, with high-wattage cleaners near both the top and bottom of our table (page 46). The overall design is more critical for determining performance.

What to look for

A vacuum cleaner that's light as well as easy to manoeuvre over both carpet and hard surfaces is important. It's also handy to have a long cord so you're not forever changing power points, and remember that uprights require more storage space.

Consider the type of dirt collector that'll suit you. Bin and especially cloth receptacles are messier and harder to empty, while paper bags are more user-friendly, but have ongoing costs.

The following features are also useful — see the table for which models have them, if not stated here:

- **Accessories:** A crevice nozzle, upholstery tool and a dusting brush, as well as onboard storage for them.
- **Variable suction/power:** A control on the wand that allows you to vary the suction, for more delicate jobs such as cleaning curtains.
- **Blower:** A godsend when it's time to blow up the airbed.
- **HEPA filter:** This stands for high-efficiency particulate air filtration. It's an international standard for filters that trap minute particle emissions. This type of filter can help if you have asthma or a dust allergy or sensitivity, but you have to clean or replace it regularly (about once a year) to ensure it works efficiently. There are also other measures you can take to help with these health problems — see CHOICE, July 2002, or go to www.choiceextra.com.au and click on 'expensive vacuum cleaners' in the index. A few of these cheap models even have a HEPA filter (see the table for models).
- **Adjustable head height:** This allows you to adjust the height of the bristles on the cleaning head to the length of the carpet pile, or for when you're vacuuming hard surfaces. Only the **HOOVER Odyssey 1300**, the **HOOVER Silver Streak** (on the turbo brush) and the **KAMBROOK Jaguar Vertica** have this feature.
- **Dustbag-full indicator:** Shows when it needs emptying so you don't have to open it to check. Only the **HOOVER Odyssey** doesn't have one.
- **Telescopic wand:** This lets you adjust the wand on a barrel model to suit your height, so you shouldn't have to bend your back too much. All models have one except the **KAMBROOK Jaguar Pro, PANASONIC MC-4620** and the **SANYO Bagless.**
- **Wand storage:** All the barrel models except the **SANYO Bagless** have a spot where the wand can be attached to the cleaner, to keep all the attachments together.

Brand / model (in rank order)	PERFORMANCE 1 Overall score (%)	2 Dirt removal score, carpet (%)	3 Dirt removal score, hard floor (%)	4 Scratch test score (%)	5 Corners and edges score (%)	6 Ease of use score (%)	7 Noise (dB)	8 FEATURES Crevice tool	Dustin brush
LG V-C4560HTV Turbo X	79	60	98	100	69	85	71	✓	✓
PANASONIC MC-4950	79	58	100	100	81	82	68	✓	✓
AIRFLO Continental AFV5000	77	51	100	100	85	83	70	✓	✓
ELECTROLUX Z1030C Xio	77	53	98	100	77	83	66	✓	
NILFISK GM 100 Sprint Plus	77	55	91	100	78	85	67	✓	✓
VOLTA Dolphin Plus U5002	77	49	99	100	75	87	70	✓	✓
HOOVER Silver Streak H871	76	56	100	100	78	77	69	✓	✓
KAMBROOK Jaguar Pro KVC12	75	56	93	100	75	78	70	✓	✓
PANASONIC MC-4620	74	58	100	100	81	67	69	✓	✓
SANYO Bagless SC-500	68	55	100	100	24	62	66	✓	✓
KAMBROOK Jaguar Twister KBV25	66	31 **(B)**	98	100	82	73	72	✓	
KAMBROOK Jaguar Vertica KUV50 (U)	64	56	83	60	55	65	74	✓	
HOOVER Odyssey 1300 H9110 (U) **(A)**	52	49	34	100	23	63	75	✓	✓

For people with a disability

We assessed how suitable the vacuum cleaners are for someone with a disability, using guidelines supplied by the Independent Living Centre.

None is ideal, but the **LG**, which was also the equal best model overall, is suitable. It has very good reach, is lightweight, has an adjustable telescopic wand, easy-to-clean dirt receptacle, good visible markings and an on/off switch that's easy to operate with a thumb.

The **NILFISK** also has very good reach, is lightweight, has an adjustable telescopic wand, easy-to-clean dirt receptacle, the cleaning head is easy to move over carpet and the on/off and variable-power switches are easy to operate with a foot. The visible markings on this model aren't very good, though, so it isn't as suitable if you're visually impaired.

WHAT TO BUY

LG V-C4560HTV Turbo X		$249
PANASONIC MC-4950		$179
KAMBROOK Jaguar Pro KVC12	BEST BUY	$118

The **LG** and **PANASONIC** are good for both carpet and hard floors, while the **KAMBROOK Jaguar**, which rated almost as well for cleaning both, is the cheapest in the test by about $50.

Profiles

Models in the *What to buy* list are profiled in rank order. Prices are recommended retail as a

LG V-C4560HTV TURBO X

Price: $249

Good points

- Best for dirt removal on carpet.
- Good range of tools.
- Variable power (see *What to look for*, page 45).
- HEPA filter.
- Very good reach from power point.
- Telescopic wand.
- Good combination on/off and variable-power switch in a good position near your thumb.

Bad points

- High-pitched whistle can be annoying.
- No onboard storage for the upholstery tool.
- The cleaning head is a little difficult to move on carpet due to strong suction.

PANASONIC MC-4950

Price: $179

Good points

- Equal best for dirt removal from a hard floor.
- Good range of tools.
- Blower facility.
- Very good reach from power point.
- Telescopic wand.
- Wand suction control.

Bad points

- Nothing in particular.

SPECIFICATIONS

lstery	Onboard tool storage	Wand suction control	Variable power	Blower facility	HEPA filter	Dust collector	9 Power at maximum speed (measured, W)	Reach (m)	Weight (kg)	Warranty (years)	Origin	Manufacturer / distributor	Price ($)*
	✓ **(C)**		✓		✓	Paper or cloth bag	1460	9.2	6.7	2	Korea	LG	249
	✓	✓		✓		Paper bag	1270	8.6	6.5	2	Malaysia	Panasonic	179
	✓	✓	✓		✓	Paper bag **(D)**	1380	7.8	7.0	2	China	Airflo	269
	✓	✓	✓			Paper or cloth bag	1200	8.6	5.6	2	China	Electrolux	179
	✓	✓	✓	✓		Paper bag	1450	8.8	6.0	2 **(E)**	Korea	Nilfisk	199
	✓	✓	✓			Paper or cloth bag	1180	7.8	6.1	2	China	Electrolux	199
	✓	✓	✓			Cloth bag	1350	8.0	6.9	2	China	Hoover Floorcare	199
	✓	✓				Paper bag	1260	8.0	6.1	1	China	Kambrook	118
	✓	✓		✓		Plastic bin	1310	8.6	6.1	2	Malaysia	Panasonic	219
		✓		✓		Plastic bin with cloth filter	1250	8.6	6.2	2 **(F)**	China	Sanyo	169
	✓	✓			✓	Plastic bin	1300	8.4	7.5	1	China	Kambrook	259
	✓		✓		✓	Paper bag	1490	7.8	7.9	1	China	Kambrook	199
	✓		✓		✓	Paper bag	1370	8.0	8.4	2	China	Hoover Floorcare	199

, except for the Kambrook where it's the price we paid in March 2003.

* *Prices are recommended retail, as provided by manufacturers in May 2003, except for the Kambrook models which are the price paid in March 2003.*

(U) *Upright model.*

(A) *The manufacturer says this model has been discontinued, but you may still find it in shops.*

(B) *Tested with turbo brush as no standard head is supplied.*

(C) *Onboard for crevice tool and dusting brush only.*

(D) *Cloth bag supplied as a temporary substitute if you run out of paper bags.*

(E) *Two years on the motor.*

(F) *Two years parts and labour on main unit, one year on tools and hose.*

KAMBROOK JAGUAR PRO KVC12

Price: $118 BEST BUY

Good points

- Substantially cheaper model.
- Very good reach from power point.
- Wand suction control.

Bad points

- High-pitched whistle can be annoying.

WHAT ABOUT THE REST?

- The **AIRFLO, ELECTROLUX, NILFISK, VOLTA, HOOVER Silver Streak** and **PANASONIC MC-4620** are also worth considering, especially if you find them at a good price. Keep in mind that the **VOLTA, AIRFLO** and **ELECTROLUX** performed slightly worse than the others on carpet and so might be better in a home with predominantly hard floors.
- The **SANYO Bagless** was very bad at cleaning edges and corners.
- The **KAMBROOK Jaguar Twister** didn't clean carpets well.
- Of the two upright models, the **KAMBROOK Jaguar Vertica** scratched hard floors and didn't rate too well for cleaning edges and corners. The **HOOVER Odyssey** received a comparatively poor score for cleaning

1 Overall score

This is made up of:

- Dirt removal on carpet: 35%.
- Dirt removal on hard floor: 21%.
- Cleaning corners and edges: 7%.
- Scratch test (hard floor): 7%.
- Ease of use: 30%.

2 Dirt removal from carpet

We embedded 100 g of sand evenly into a section of carpet and vacuumed it to a set pattern and speed. The dirt collected was then weighed and recorded as a percentage of the dirt applied. We did this twice for each model and averaged the results.

3 Dirt removal from hard floors

The same test as for carpet, but using 50 g of sand, which is spread evenly over half the area of a black board. The vacuum cleaner is set to hard floor setting or a hard floor tool is used when supplied. The percentage of dirt collected is measured.

4 Scratch test

The surface of a lacquered floor is checked for scratch marks.

5 Cleaning corners and edges

Sand was spread into a 90° corner and vacuumed to see how well each cleaner is able to reach into corners and pick up dirt.

6 Ease of use

This is based on how easy the body of the cleaner is to manoeuvre and how easy it is to move the cleaning head over carpet and under low furniture; how difficult it is to empty and change the dirt collector; the operation of the controls and how easy the supplied accessories are to use and store. We also considered the location of controls.

7 Noise

Measured at the user's position.

8 Features

See *What to look for*, page 45 for more information.

9 Measured power

See *More power, better cleaner — right?*, page 45.

recalls&bans

*Nowadays there are so many product recalls we may not be able to print all of them in CHOICE. For comprehensive recall information go to the Federal Treasury website: **www.recalls.gov.au**. If you don't have web access, call the **Consumer Safety Unit** on (02) 6263 2747.*

Companies often rent 1800 numbers for a couple of months after a recall is announced. If the number given is no longer operating, phone the manufacturer or retailer direct.

THE PRODUCT: Gro-Years Furniture has alerted consumers to a potential hazard with **Gro-Years infant cots** within serial number range 41105 and 45955. This can be found on a base slat under the mattress.
The problem: Some cots have cap nuts with defective heads that can break off and pose an ingestion and inhalation hazard to a young child. The cap nuts are located in the cot ends (they are used to plug the highest set of holes for attaching the adjustable base).
What to do: You can test the cap nut by undoing it and checking whether it falls apart or is cracked. If so, or if you're at all concerned, discard them and contact Gro-Years for a replacement set on (02) 4577 2361.

THE PRODUCT: Babylove Products has recalled the **Sleigh cot**, marked BL SCOT AHP (antique honey pine) or BL SCOT WH (white), GWE model number BQ1223, sold through Toys R Us and other retailers since October 2002.
The problem: The cot fails to comply with the Australian Standard: there are corner post protrusions that could snag a child's clothing, posing a strangulation hazard, and protrusions that could cause injury. The cot also contains gaps that can pose risks of limb and finger entrapment.
What to do: Stop using the cot. Call 1300 131 477 for more information.

THE PRODUCT: Trialia Foods has recalled **Grape Juice (Rosé) Carmel Wine**, in 1 L and 750 mL clear glass bottles, with use-by dates of 17/12/2004 and 25/02/2005 (1 L) and 16/12/2004 and 17/12/2004 (750 mL).
The problem: The product is fermenting inside the bottle, causing a build-up of pressure.
What to do: Don't open the bottle. Cover it with a tea towel, then wrap it up and place it in a sealed container. Call (03) 9701 1666 during business hours to arrange for collection and a refund.

THE PRODUCT: Heng Heng Trading has recalled **As Salted Mackerel**, 90 g vacuum pack, with a use-by date of 30/10/04, imported from Thailand. It was sold through Asian grocery stores in Victoria.
The problem: It contains higher levels of histamine than is acceptable. This may cause headaches, itching and an upset stomach.
What to do: Return it to the place of purchase for a full refund, or call (03) 9545 6388 for more information.

THE PRODUCT: Colonial Farm has recalled **Frozen Chicken Nuggets Bonus Bag** (10% more), 1 kg, with a use-by date of 17/12/2003, sold in Not Quite Right Stores in Victoria.
The problem: Hard plastic has been found in the product.
What to do: Don't eat them. Call 1800 807 545 to arrange a refund.

THE PRODUCT: Charkas Middle Eastern Foods has recalled **Al-Ribah Halawa** (halva), plain and pistachio, sold in a 454 g plastic tub with a production date of 02/01/2002 and an expiry date of 01/01/2004, and sold in Victoria (Melbourne metropolitan area only).
The problem: The product may contain salmonella, a food-poisoning micro-organism.
What to do: Don't eat it. Contact your GP if you've eaten some and are concerned. Return it to the place of purchase for a refund, or call (03) 9383 4487 for more information.

THE PRODUCT: The Australian Football League has recalled the **plastic drink bottles with red lids** distributed in the 2003 AFL Auskick membership pack.
The problem: The pop-up top may come off and pose a choking hazard.
What to do: Safely dispose of the removable red lid. Different-coloured lids will be available from AFL Auskick Centres. For more information call (03) 9643 1999.

THE PRODUCT: The Sunnyfield Association has recalled **Ablite Control Boxes**, namely Control Box 1000W HPS American, code 45199, and Control Box 600W HPS, code 45017, with manufacturing codes of 0210 to 0316. The code is located at the bottom right-hand corner of the label.
The problem: A faulty round earth socket may result in overheating, creating a risk of smoking and melting and possibly a fire hazard.
What to do: Stop using it, turn off the power supply to the control box, and disconnect it from the power source. When cool, remove the lampholder plug from the socket on the control box. Call 1800 004 493, Monday to Friday 8 am to 5 pm EST to arrange for replacement of the faulty component.

THE PRODUCT: Creative Brands has recalled **Unisex sunglasses**, style numbers 569699 and 569099. They have a matt purple or black frame with rose lenses.
The problem: The sunglasses were incorrectly labelled and failed to warn that they weren't suitable for people with colour vision deficiencies and lacked other requirements of the Australian standard.
What to do: Return them to the place of purchase for a refund.

THE PRODUCT: Neways International has recalled **Neways Leslie DeeAnn Mascara**, item code 9942, lot numbers 0732, 1302, 1562, 2142, 3401 in jet-black colour, and item code 9943, lot number 1992 in charcoal colour; both in new gold packaging and sold through Neways direct marketing.
The problem: Some mascaras are contaminated with bacteria (*Psuedomonas aeruginosa*) and may cause irritation of the eyes and conjunctivitis.
What to do: Return it to the distributor for replacement, or call (08) 8364 3660 for more information.

THE PRODUCT: Arthur Yates & Co has recalled **Hortico Ant Killer Spray**, 200 mL, APN 93656245, and **Hortico Grub & Insect Killer**, 200 mL, APN 93656047.
The problem: The active component, Diazinon, may produce toxic breakdown products when it comes into contact with water. The Australian Pesticides and Veterinary Medicines Authority has subsequently cancelled its registration.
What to do: Don't use it. Follow the safety instructions as detailed on the product packaging; wrap the product in paper, place it in a plastic bag and put it in a carton for collection. Call 1800 136 090 for collection information and to arrange a refund.

THE PRODUCT: Spear and Jackson has recalled the **Powercraft 150 W Soldering Gun**, model EP-SGKA, approval number N10427, barcode number 9312791025997, sold in Aldi stores from January 16, 2003.
The problem: An electric shock may be received when the product is in use.
What to do: Stop using it. Return it to your nearest Aldi store for a refund or call 1800 858 502 for more information.

THE PRODUCT: Pecan Engineering has recalled **slow-combustion wood heater fans**, fitted to the following models, all with three-speed switches on the lead: Austwood freestanding, manufactured in 2002; Nectre Mega 30 Pedestal, 1999 to 2003; and Nectre Mk2 Pedestal, 1993 to 2003.
The problem: The fans may be incorrectly earthed, possibly causing the heater to become live.
What to do: Don't use the fan on these heaters. Call 1800 636 301 or email pecan@pecan-eng.com.au to arrange free repair or replacement.

THE PRODUCT: Rotary Australia Power Assisted Bicycles has recalled a **battery charger** for the **Electric Micro Scooter**, model numbers DV2450SAA and DV2455SAA.
The problem: The charger was supplied without the required thermal protection device. It may overheat, with the potential to cause a fire or electric shock.
What to do: Return it to the place of purchase for a replacement charger, or call (07) 5572 9033 for more information.

THE PRODUCT: Roband Australia has recalled **Roband Milkshake Maker**, model RHD, manufactured before June 2001, and with serial numbers below 7513.
The problem: It may have been made without a secondary path to earth from a 'live' cup.
What to do: Don't use it. To arrange an inspection call (02) 9971 1788 or email roband@roband.com.au.

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We represent and act in consumers' interests. We lobby and campaign on behalf of consumers to promote their rights, to influence government policy, and to ensure consumer issues have a high profile in the public arena.

Membership. Subscribers can become voting members of the Consumers' Association on application. Voting membership costs $93.50 for a year, which covers your subscription to CHOICE with free access to CHOICE Online and a further subscription to our policy and campaigning magazine, *Consuming Interest.*

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index

HOW TO USE THIS INDEX

Bold type indicates a test, survey or trial report, normal type indicates other articles.
*** indicates an update of a previous report, additions or corrections to reports, small follow-up items, letters or recalls. For space reasons, the index generally doesn't include Choice Cuts and other small pieces.**

Air conditioners, portable **Nov**
Air travel, good deals Aug, Jan/Feb*, Jun*
Anti-aging creams Mar
Appliance reliability **Aug**

Baby carriers **Mar,** Jun*
Backphones **Jul**
Baldness treatments Jun
Banks
how to switch Apr
satisfaction with **Nov**
Bar fridges **Jun**
Bed sheets **Jun**
Bicycle, buying for a child Dec
Blenders/food processors, combined **Oct,** Dec*
Bread Jan/Feb
Bread mixes **Oct**
Breakfast cereals **May**

Camcorders, digital **Jan/Feb,** Apr*
Cameras
compact and APS **Apr**
digital **Dec, Jun***
Carpet stain removers **Sep**
Cars
crash tests, ANCAP Oct, Apr
depreciation Sep
ethanol in petrol May
insurance **Oct,** Nov*
reader reviews Jan/Feb
repair costs Mar
tyres **May**
Charities Nov, Mar*
Chicken, frozen meals **Aug**
Child/baby concerns
baby carriers **Mar,** Jun*
buying a kid's bike Dec
cots, portable **May**
jogger strollers **Aug,** Dec*
saving for education May
Cinema sound at home **Sep**
Cleaners
carpet stains **Sep**
oven **May**
stains, pre-wash **Nov**
Coffee (espresso) machines **Apr**
Computer
monitors, buying guide May
virus checkers Aug, **Apr**
Computers, handheld (PDAs) **Oct**
Contact lenses Oct
Convection heaters, electric **Apr**
Cooktops, gas **Aug**
Cordless phones **Apr**
Corporate social responsibility Jan/Feb, Jun
Cots, portable **May**
Credit cards, top 10 **Dec**

Depreciation on cars Sep
Detergents, laundry **Jan/Feb**
Diet controversies Mar
Digital camcorders **Jan/Feb,** Apr*
Digital cameras **Dec**
Dishwashing liquids **Apr**
Duvets, buying guide May
DVD players **Dec,** Apr*

Education, saving for your child's May
Endorsement of food products Nov
Energy retailers, changing Jul
Espresso machines **Apr**
Ethanol in petrol May
Ethical manufacture Jan/Feb, Jun

Fast food **Apr,** Jun*
Financial
home loan packages Mar
planners **Jan/Feb,** Apr*, May*
saving for education May
switching banks Apr
Food
bread Jan/Feb
bread mixes **Oct**
breakfast cereals **May**
chicken, frozen meals **Aug**
diet controversies Mar
endorsement logos Nov
fast food **Apr,** Jun*
for pets Sep
GM food update Nov
healthy eating guidelines Mar
labelling Sep
milk Oct, Dec*
mince **Oct**
peanut butter Jun
pumpkin soup **Jul**
smoked salmon **Dec**
soft-serve 'ice cream' **Dec**
soy Jun
tea, pesticide residues in **May**
Food processors/blenders, combined **Oct,** Dec*
Fridges
small (no freezer) Jun
300–560 L Nov, Dec*
bigger than 450 L **May**

Garden
hedge trimmers **Oct**
lawn timmers, petrol and electric **Nov**
sprays (for pests and fungi) **Dec,** Jan/Feb*, Apr*, May*
Gas and energy retailers, changing Jul
Gas cooktops **Aug**
Gloves, rubber **Dec**
GM food update Nov
Grills, 'health' **Jul**

Hair, baldness treatments Jun
Headphones **Jul**
Health
contact lenses Oct
healthy eating guidelines Mar
hospital insurance **Jul**
HRT Jan/Feb
pain relief creams Sep
soy Jun
system, what's wrong? Jul
Heaters, electric convection **Apr**
Hedge trimmers **Oct**
Home loan packages Mar
Home safes **Sep**
Home theatre systems **Sep**
Hospital insurance **Jul**
Hormone replacement therapy (HRT) Jan/Feb
House and contents insurance **Jun**

Index, four-year Jun
Inkjet printers **Aug**
Insurance
car **Oct,** Nov*
hospital **Jul**
house and contents **Jun**
travel **Mar,** Apr*
Irons, steam, expensive **Jan/Feb**

Jeans
ethical manufacture Jan/Feb, Jun
Jogger strollers **Aug,** Dec*

Labelling, food Sep
Laser printers, b&w **Apr**
Laundry detergents **Jan/Feb**
Lawn trimmers, petrol and electric **Nov**

Manufacture, ethical Jan/Feb, Jun*
Milk Oct, Dec*
Mince **Oct**
Mobile phones, GSM **Jul**
customer service **Oct**
prepaid plans **Aug,** Oct*
Moisturisers **Apr**
Money — see Banks, Financial
Monitors, computer, buying guide May
Mortgages, packaged Mar

Oven cleaners **May**

Painkilling rubs Sep
Paint, exterior **Dec**
PDAs **Oct**
Peanut butter **Jun**
Pesticide residues in tea **May**
Pesticides, garden sprays **Dec,** Jan/Feb*, Apr*, May*
Pet food Sep
Petrol, ethanol in May
Phones, cordless **Apr**
Phones, mobile — see Mobile phones
Photo services, digital Nov
Portable air conditioners **Nov**
Portable cots **May**
Pre-wash stain removers **Nov**
Printers
colour inkjet **Aug**
laser, b&w **Apr**
Pumpkin soup **Jul**

Red wine blends **Dec**
Refrigerators — see Fridges
Reliability of appliances **Aug**
Rubber gloves **Dec**

Safes, home **Sep**
Sewing machines **Dec**
Sheets **Jun**
Smoked salmon **Dec**
Soft-serve 'ice cream' **Dec**
Soup, pumpkin **Jul**
Soy Jun
Soy milk maker **Jun**
Stain removers
carpet **Sep**
pre-wash **Nov**
Strollers, jogger **Aug,** Dec*
Supermarket prices **Jul**
Surround-sound systems **Sep**

Tea, pesticide residues in **May**
Telephones — see Phones
Television
51 cm **Apr**
68 cm **Nov**
Travel deals, flights Aug, Jan/Feb*, Jun*
Travel insurance **Mar,** Apr*
Trimmers
hedge **Oct**
lawn **Nov**
Tyres **May**

Vacuum cleaners, cheap **Jul**
Vacuum flasks **Aug**
Video cameras, digital **Jan/Feb,** Apr*
Virus checkers Aug, **Apr**

Washing machines **Sep, Mar**
Washing-up liquids **Apr**
Water filters Mar, May*
Wine, red blends **Dec**
Wrinkle creams Mar

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hardword

100% AUSTRALIAN TRIPE PERHAPS

... but not 100% Australian apple juice, unfortunately.

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AS IF BY MAGIC ...

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- Apathetic
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SAT 26th APRIL - 9:00 to 3:00pm
SAT 24th-9:00 to 3pm & SUN 25th 10:30 - 2.00pm
MAY, SAT 21st-9.00 to 3.00pm & SUN 22nd 10:30 to 2:00pm JUNE 2003.

Great, but where do you go?

Only those with psychic abilities saved money at this manchester sale ...

FLAG WAVING

Uh-oh, maybe there's a Kiwi with a sense of humour somewhere in the company ...

CHOICEBOOKS

THE HARD WORD

Outrageous claims, misleading ads and misadventures in marketing

Compiled by Katrina Gray

Announcing the exciting Hard Word competition!

For a limited time only, the sender of the best *Hard Word* entry each month will be awarded a copy of *The Hard Word* book — so for your chance to chuckle over nearly 250 of the most entertaining marketing and advertising misadventures, keep those *Hard Word* entries coming in. Our inaugural winner is R Reid.

HOW ABOUT A LITTLE HELP?

The Hard Word would like to thank all the readers who've responded with examples of outrageous ads, promotions and products. Thanks to R Reid, S Allen, H & BM Hoekstra, M Lowe, J Andersen and C Davis for their contributions to this month's *Hard Word*. Please keep them coming.

If you have any examples you think deserve to be on this page, send them to *The Hard Word*, CHOICE, 57 Carrington Road, Marrickville 2204, or email your suggestions to thehardword@choice.com.au.